

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Property Address: [Insert Property Address]

Notice of Insurance Coverage Expiration and Non-Renewal

Dear [Insert Policyholder Name],

This letter serves as formal notification that your current hazard insurance policy with [Insert Company Name] will expire on **[Insert Expiration Date]** at 12:01 AM.

We regret to inform you that we will not be renewing your coverage for the upcoming term. This decision was made based on the following reason(s):

- [Insert Reason for Non-Renewal - e.g., Increased hazard risk in the area]
- [Insert Reason for Non-Renewal - e.g., Property condition no longer meets underwriting guidelines]

Important Action Required:

Your property must maintain continuous insurance coverage. Please contact an alternative insurance provider immediately to secure a new policy before the expiration date mentioned above to avoid any lapse in coverage or potential breach of mortgage requirements.

If you believe this decision was made in error or if you have corrected the conditions leading to this notice, please contact our underwriting department at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Insert Name/Department]

[Insert Company Name]