

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Notice of Violation of Personal Auto Policy Terms

Policy Number: [Policy Number]

Vehicle: [Year, Make, Model]

Claim Number (if applicable): [Claim Number]

Dear [Policyholder Name],

We are writing to formally notify you that a violation of the terms and conditions of your Personal Auto Insurance Policy has been identified. Based on our recent investigation, it has been determined that the following violation occurred:

[Insert description of violation, e.g., Unreported driver, commercial use of vehicle, delivery services, misrepresentation of garaging location, etc.]

Under the section titled "[Insert Section Name, e.g., Exclusions or General Provisions]" of your policy agreement, it states that: "[Insert specific policy language regarding the violation]".

As a result of this violation, [Insurance Company Name] is taking the following action regarding your coverage:

- [Option 1: Denial of claim for the incident occurring on Date]
- [Option 2: Non-renewal of policy effective Date]
- [Option 3: Immediate cancellation of policy]
- [Option 4: Adjustment of premium rates and policy terms]

If you believe this determination has been made in error or if you have additional documentation you would like us to review, please submit it to our underwriting department no later than [Date].

Should you have any questions regarding this notice, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Name of Representative/Underwriter]

[Title]

[Insurance Company Name]