

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: NOTICE OF NON-RENEWAL OF INSURANCE

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Expiration Date: [Date Policy Ends]

Dear [Policyholder Name],

We are writing to formally notify you that [Insurance Company Name] will not be renewing your personal property insurance policy when it expires on [Date Policy Ends]. Coverage under this policy will cease at 12:01 AM on the expiration date listed above.

Reason for Non-Renewal:

This decision was made following a review of your file, which indicates that the insured premises is being used for business purposes. Our personal property insurance products are designed exclusively for residential use and do not account for the risks associated with commercial or business activities conducted on-site.

Because the current use of the property no longer meets our underwriting guidelines for a personal lines policy, we are unable to offer a renewal contract.

Next Steps:

To avoid a lapse in coverage, we recommend that you contact an insurance agent immediately to secure a policy that permits business use or a dedicated commercial property policy. If you have a mortgage on this property, your lender will require proof of new insurance to satisfy your loan agreement.

If you believe this information is incorrect or if you have any questions regarding this notice, please contact your agent at [Agent Phone Number] or our customer service department at [Customer Service Phone Number].

Thank you for your previous business with [Insurance Company Name].

Sincerely,

[Name/Department]

[Insurance Company Name]