

[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],

This letter serves as official notification that [Insurance Company Name] will not be renewing your personal homeowners insurance policy when it expires on [Date Policy Ends]. Coverage under this policy will cease at 12:01 A.M. on the expiration date listed above.

This decision was made following a review of your file, which indicated that the insured premises are being used for business purposes that have not been approved or disclosed under the terms of your personal insurance policy. Specifically: [Insert brief description of business activity, e.g., commercial manufacturing, retail storefront, unapproved childcare services].

Our personal lines policies are designed exclusively for residential use. The increased liability and property risks associated with the business activities observed on your premises exceed our underwriting guidelines for this policy type.

To ensure there is no lapse in your protection, we recommend that you contact a licensed insurance agent immediately to secure alternative coverage through a commercial policy or a carrier that accepts home-based business risks.

If you believe this information is incorrect or if you have ceased all business operations at this location, please contact your agent or our underwriting department at [Phone Number] before [Deadline Date] to provide supporting documentation for reconsideration.

Sincerely,

[Name of Underwriter/Representative]

[Title]

[Insurance Company Name]