

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

**RE: NOTICE OF NON-RENEWAL OF INSURANCE**

Policy Number: [Policy Number]

Expiration Date: [Current Policy Expiration Date]

Dear [Policyholder Name],

Please be advised that [Insurance Company Name] will not be renewing the above-referenced insurance policy when it expires on [Expiration Date]. Consequently, all coverage provided by this policy will cease at 12:01 A.M. on the expiration date.

**Reason for Non-Renewal:**

This decision was made following a review of the risks associated with your property. It has been determined that there is active commercial/business exposure occurring on the insured personal premises. Our records indicate the following activity: [Insert Brief Description of Business Use, e.g., Daycare services, Retail storage, Client foot traffic].

Our current personal lines underwriting guidelines do not permit the coverage of properties used for commercial purposes. As this exposure exceeds our risk tolerance for a personal residential policy, we are unable to offer a renewal contract.

We recommend that you contact an insurance agent or broker immediately to secure alternative coverage, such as a commercial or home-based business policy, to ensure there is no lapse in your protection.

If you believe the information regarding the commercial use of your premises is incorrect, or if you have any questions regarding this notice, please contact our underwriting department at [Phone Number] or [Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Name of Authorized Representative]

[Title]

[Insurance Company Name]