

[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],

Please be advised that [Insurance Company Name] will not be renewing your 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.

Reason for Non-Renewal:

This decision was made due to the discovery of prohibited business activities being conducted on the insured premises. Specifically: [Insert Details of Activity, e.g., commercial manufacturing, short-term rental business, unapproved daycare]. Under the terms of your policy, the property is insured for residential use only, and the current business operations exceed the risk guidelines for this policy type.

What You Need to Do:

To avoid a lapse in coverage, we recommend that you seek alternative insurance immediately. You may wish to contact an independent agent or look into commercial/specialty insurance policies that permit business operations at a residence.

If you believe this information is incorrect or if you have ceased all business activities at this location, please contact your agent or our underwriting department at [Phone Number] within [Number] days of receiving this letter.

Sincerely,

[Name of Representative]

[Title]

[Insurance Company Name]