

Date: [Insert Date]

[Insured Name]  
[Property Address]  
[City, State, Zip Code]

Re: Notice of Non-Renewal of Insurance Policy

Policy Number: [Insert Policy Number]  
Expiration Date: [Insert Expiration Date]

Dear [Insured Name],

We are writing to formally notify you that [Insurance Company Name] will not be renewing the above-referenced insurance policy when it expires on [Expiration Date]. Coverage will cease at 12:01 A.M. on that date.

This decision has been made following a review of your file, which indicates the presence of unauthorized business operations being conducted on the insured premises. Specifically, [Insert Brief Description of Unauthorized Business Activity].

The terms of your current policy are intended for [Insert Policy Type, e.g., Residential Use] only. The operation of a business from this location increases the risk profile beyond our current underwriting guidelines and constitutes a material change in risk.

We recommend that you seek alternative insurance coverage immediately to ensure there is no lapse in protection after your current policy expires. You may wish to contact an insurance broker to discuss commercial or home-based business insurance options.

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

Sincerely,

[Name of Representative]  
[Title]  
[Insurance Company Name]