

[Insurance Company Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]

Date: [Date]

RE: NOTICE OF NON-RENEWAL OF INSURANCE

Policyholder: [Policyholder Name]
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. Coverage under your current policy will expire at 12:01 A.M. on [Date Policy Ends].

This decision was made based on the following reason(s):

- **Outstanding Property Repairs:** Our records indicate that required repairs identified during [Inspection Date/Previous Correspondence] have not been completed. These specific issues include: [List specific issues, e.g., roof damage, peeling paint, or cracked sidewalk].

Because these repairs remain outstanding, the property no longer meets our current underwriting guidelines for coverage.

To avoid a lapse in coverage, we recommend that you contact an insurance agent immediately to secure a new policy with another carrier before the expiration date listed above. You may be eligible for coverage through your state's FAIR plan if you are unable to find coverage in the voluntary market.

If you have proof that these repairs have been completed by a licensed contractor, please submit documentation and photos to [Department Name/Email Address] by [Deadline Date] for reconsideration. However, this notice remains in effect unless you receive written confirmation of renewal from us.

Sincerely,

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