

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

NOTICE OF NON-RENEWAL OF INSURANCE

Date: [Date]

Policyholder Name: [Policyholder Name]
Policy Number: [Policy Number]
Property Address: [Insured Property Address]
Expiration Date: [Current Policy Expiration Date]

Dear [Policyholder Name],

We are writing to inform you that [Insurance Company Name] will not be renewing your homeowners insurance policy for the property located at the address above. Your coverage will terminate effective 12:01 A.M. on [Expiration Date].

Reason for Non-Renewal:

This decision was made following an inspection/review of your property which identified unrepaired roof damage. Our underwriting guidelines require that the roof be maintained in good repair to minimize the risk of interior water damage or structural loss. Because the necessary repairs or full replacement have not been completed, the property no longer meets our eligibility requirements.

What You Need to Do:

To avoid a lapse in coverage, you should immediately begin seeking alternative insurance through another provider or an insurance agent. If you complete the necessary roof repairs and provide proof of repair (such as a paid invoice from a licensed contractor and photos) prior to the expiration date, we may be able to reconsider this decision, though renewal is not guaranteed.

If you believe this information is incorrect or if you have already completed the repairs, please contact your agent or our customer service department at [Phone Number] as soon as possible.

Sincerely,

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