

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

[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: [Current Policy Expiration Date]

Dear [Policyholder Name],

Please be advised that [Company Name] will not be renewing your homeowners insurance policy when it expires on [Expiration Date]. Your coverage will terminate at 12:01 A.M. on this date.

**Reason for Non-Renewal:**

This decision was made following an inspection/review of your property which identified unmitigated water damage. Our underwriting guidelines require that all existing damage be fully repaired and the underlying cause of water intrusion be resolved to maintain eligibility for coverage. Because these conditions remain unaddressed, the property no longer meets our risk standards.

To avoid a lapse in coverage, we recommend that you contact your insurance agent immediately to seek alternative insurance options. You may also wish to consult with your state's Fair Access to Insurance Requirements (FAIR) plan if you have difficulty obtaining coverage through the private market.

If you complete the necessary repairs and can provide proof of mitigation (such as contractor invoices and photos) before the expiration date, we may be willing to reconsider this decision, though renewal is not guaranteed.

If you have any questions regarding this notice or the specific repairs required, please contact our Underwriting Department at [Phone Number].

Sincerely,

[Name/Signature]

[Title]

[Company Name]