

[Insurance 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

Policy Number: [Policy Number]
Property Address: [Rental Property Address]
Expiration Date: [Current Policy Expiration Date]

Dear [Policyholder Name],

Please be advised that [Insurance Company Name] will not be renewing the property insurance policy listed above. Your current coverage will expire effective 12:01 AM on [Expiration Date].

Reason for Non-Renewal:

The decision to non-renew is based on the presence of unrepaired damage to the insured location. Specifically: [Insert Description of Damage, e.g., roof damage, water damage, or structural issues identified during inspection dated MM/DD/YYYY].

Our underwriting guidelines require that a property be maintained in a good state of repair to qualify for continued coverage. Because the aforementioned damage remains unaddressed, the property no longer meets our eligibility requirements.

To avoid a lapse in coverage, we recommend that you seek alternative insurance immediately. You may wish to contact an independent insurance agent or your state's FAIR plan if you are unable to secure coverage through the voluntary market.

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

Sincerely,

[Underwriter Name/Signature]
[Title]
[Insurance Company Name]