

[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: [Expiration Date]

Dear [Policyholder Name],

We are writing to inform you that [Company Name] will not be renewing your insurance policy listed above. Your current coverage will expire at 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 damage resulting from the storm event on [Date of Storm]. Our underwriting guidelines require that all storm-related damage be fully repaired to maintain eligibility for coverage. Specifically, the following items remain unrepaired:

- [Description of unrepaired damage, e.g., Roof shingles missing]
- [Description of unrepaired damage, e.g., Siding damage]
- [Description of unrepaired damage, e.g., Water intrusion stains]

Because these repairs have not been completed, the property no longer meets our insurability standards.

To avoid a lapse in coverage, we recommend that you contact an independent insurance agent immediately to seek alternative insurance options. You may also be eligible for coverage through your state's FAIR Plan or high-risk insurance pool.

If you complete the required repairs before your current policy expires, you may submit proof of repair (such as paid invoices and photos) for our consideration. However, this does not guarantee a reversal of the non-renewal decision.

If you have questions regarding this notice or believe the information used to make this decision is incorrect, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Name/Signature]

[Title]

[Company Name]