

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Non-Renewal of Insurance Policy

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Expiration Date: [Policy Expiration Date]

Dear [Policyholder Name],

Please be advised that [Insurance Company Name] will not be renewing the above-referenced insurance policy when it expires on [Policy Expiration Date]. Your coverage will terminate at 12:01 A.M. on that date.

This decision was made following a recent inspection of the property, which identified significant exterior deterioration. Specifically, the following conditions were noted:

- [Description of issue, e.g., Peeling paint and rotting wood trim]
- [Description of issue, e.g., Damaged or missing roofing shingles]
- [Description of issue, e.g., Cracking and crumbling masonry/siding]
- [Description of issue, e.g., Unsafe porch or deck structures]

Due to the current condition of the property exterior, the risk no longer meets our underwriting guidelines for continued coverage. We recommend that you begin seeking alternative insurance coverage immediately to avoid any lapse in protection.

If you believe the information used to make this decision is incorrect, or if you complete the necessary repairs prior to the expiration date, please contact your agent at [Agent Phone Number] to discuss a potential re-evaluation.

Sincerely,

[Name of Representative]

[Title]

[Insurance Company Name]