

[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: [Policy Expiration Date]

Dear [Policyholder Name],

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

Reason for Non-Renewal:

The decision to non-renew is based on unmitigated liability risks identified at the insured premises. Specifically: [Detailed Description of Risk, e.g., Unfenced Swimming Pool, Aggressive Dog Breed, Deteriorating Walkways, or Trampoline without Safety Netting].

Despite previous notifications or inspections, these conditions represent an increase in hazard that falls outside of our current underwriting guidelines. As these risks remain unaddressed, we are unable to continue coverage.

We recommend that you contact an insurance agent or broker immediately to secure replacement coverage to avoid any lapse in protection. Your mortgage lender, if applicable, will also be notified of this non-renewal.

If you believe the information used to make this decision is incorrect, or if you have proof that the risk has been fully mitigated, please contact your agent at [Agent Phone Number] or submit documentation to [Email Address/Department].

Sincerely,

[Underwriter Name/Signature]

[Insurance Company Name]

[Contact Information]