

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Notice of Non-Renewal of General Liability Insurance

Policy Number: [Policy Number]

Expiration Date: [Expiration Date]

Dear [Policyholder Name],

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

The reason for this non-renewal is your failure to provide the required Certificates of Insurance (COI) for subcontractors used during the current policy term. As per the terms of your policy and previous audit requests, valid proof of insurance for all subcontractors is a mandatory requirement for continued coverage.

Without these certificates, the risk associated with your operations cannot be accurately assessed or underwritten according to our current guidelines.

We recommend that you contact your insurance agent or broker immediately to secure alternative coverage to avoid any lapse in protection. If you are able to provide the missing documentation prior to the expiration date, we may be willing to reconsider this decision, though renewal is not guaranteed.

Sincerely,

[Underwriter Name/Signature]

[Insurance Company Name]

[Contact Phone Number]