

NOTICE OF NON-RENEWAL OF INSURANCE

Date: [Date]

To: [Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

Policy Number: [Umbrella Policy Number]
Expiration Date: [Policy Expiration Date]

Dear [Policyholder Name],

Please be advised that the above-referenced Commercial Umbrella insurance policy will not be renewed and will terminate effective [Expiration Date] at 12:01 A.M. Standard Time.

Reason for Non-Renewal:

Failure to provide required proof of underlying coverage. Our records indicate that we have not received valid certificates of insurance or policy documentation verifying that the required underlying limits for [Type of Coverage, e.g., General Liability/Auto Liability] are currently in force and meet our minimum attachment requirements.

As a Commercial Umbrella policy is contingent upon the maintenance of specific primary insurance levels, we are unable to offer a renewal quote without verification of these underlying policies.

To avoid a lapse in your excess coverage, we recommend you contact your insurance agent immediately to secure alternative coverage or to provide the missing documentation for further consideration, though reinstatement is not guaranteed.

If you have any questions regarding this notice, please contact your agent: [Agent Name] at [Agent Phone Number].

Sincerely,

[Underwriter/Company Name]
[Contact Information]