

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: NOTICE OF NON-RENEWAL OF FLOOD INSURANCE

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Dear [Policyholder Name],

We are writing to inform you that your flood insurance policy for the property listed above will not be renewed. Coverage will expire at 12:01 AM on [Expiration Date].

Reason for Non-Renewal:

Your policy is being non-renewed because we have not received a valid Elevation Certificate (EC) for your property. Under current federal guidelines and underwriting requirements, a certified Elevation Certificate is mandatory to determine the flood risk and accurately price your policy.

How to Avoid Cancellation:

To prevent the expiration of your coverage, you must provide a completed Elevation Certificate signed by a licensed surveyor, engineer, or architect no later than [Deadline Date].

If you have already obtained this certificate, please submit it immediately via one of the following methods:

- Email: [Email Address]
- Fax: [Fax Number]
- Mail: [Mailing Address for Documents]

Failure to provide this documentation by the deadline will result in a lapse of coverage. Please note that if your property is located in a Special Flood Hazard Area (SFHA) and you have a mortgage, your lender may require you to maintain flood insurance and may force-place a policy at a higher cost if this policy expires.

If you have questions or believe this notice was sent in error, please contact our customer service department at [Phone Number] or your insurance agent at [Agent Phone Number].

Sincerely,

[Insurance Company Name]

[Department Name]