

[Date]

[Policyholder Name]

[Street Address]

[City, State, Zip Code]

Subject: FINAL NOTICE: Grace Period Reminder for Umbrella Policy #[Policy Number]

Dear [Policyholder Name],

Our records indicate that we have not yet received the annual renewal premium for your Umbrella Liability Insurance policy, which was due on [Original Due Date].

Your policy is currently within its **[Number of Days]-day grace period**. To ensure your extra layer of liability protection remains active without interruption, your payment of **#[Amount Due]** must be received no later than **[Grace Period Expiration Date]**.

Important Consequences:

If payment is not received by the date listed above, your policy will lapse effective [Cancellation Date]. A lapse in umbrella coverage could leave your personal assets at risk in the event of a major claim or lawsuit.

How to Pay:

- **Online:** Visit [Website URL] to pay via credit card or bank transfer.
- **Phone:** Call our billing department at [Phone Number].
- **Mail:** Send a check payable to [Company Name] using the enclosed envelope.

If you have already sent your payment, please disregard this notice. If you have questions or need to discuss payment options, please contact your agent at [Agent Phone Number].

Sincerely,

[Sender Name/Department]

[Insurance Company Name]