

Date: [Insert Date]

Subject: URGENT: Expiration of Renters Insurance Grace Period

Dear [Tenant Name],

This letter is to formally notify you that the grace period for your renters insurance policy renewal has expired as of [Insert Date].

According to your lease agreement dated [Insert Lease Start Date], maintaining active renters insurance is a mandatory requirement. Our records indicate that we have not received a current Certificate of Insurance (COI) or proof of premium payment showing that your coverage is active.

Please be advised of the following:

- **Policy Status:** Your coverage is currently considered lapsed/expired.
- **Liability:** Without active insurance, you are personally liable for any damages to your belongings or any liability claims resulting from incidents within your unit.
- **Lease Violation:** Failure to maintain insurance is a breach of your rental contract.

To rectify this situation immediately, please provide one of the following documents to the management office by [Insert Deadline Date]:

- A copy of your renewed policy declaration page.
- A Certificate of Insurance naming [Landlord/Property Management Name] as an Interested Party/Additional Interest.

If you have already renewed your policy, please disregard this notice and send us the updated documentation as soon as possible.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Property Manager Name]
[Property Name/Company Name]
[Contact Phone Number]
[Contact Email Address]