

## **URGENT: FINAL NOTICE OF EXPIRATION**

Date: [Insert Date]

Policy Number: [Insert Policy Number]

Property Address: [Insert Property Address]

Expiration Date: [Insert Expiration Date]

Dear [Policyholder Name],

Our records indicate that we have not yet received the renewal premium for your flood insurance policy. Your current coverage is scheduled to expire on **[Insert Expiration Date]**.

Failure to submit payment by the deadline will result in a lapse of coverage. Please be aware of the following consequences of a policy lapse:

- Loss of protection against flood-related damages to your building and contents.
- Potential violation of your mortgage agreement, which may require your lender to force-place insurance at a significantly higher cost.
- Loss of any "grandfathered" premium rates, which could lead to much higher premiums if you reapply in the future.
- A mandatory 30-day waiting period for any new policy to become effective.

**Total Amount Due: \$[Insert Amount]**

To ensure your property remains protected, please make a payment immediately via one of the following methods:

- **Online:** [Insert Website URL]
- **By Phone:** [Insert Phone Number]
- **By Mail:** Send a check to [Insert Mailing Address]

If you have already sent your payment, please disregard this notice.

Sincerely,

[Agent/Company Name]

[Contact Information]