

**DATE:** [Insert Date]

**TO:**

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

**RE: FINAL NOTICE - OVERDUE FLOOD INSURANCE RENEWAL PAYMENT**

**Policy Number:** [Insert Policy Number]

**Property Address:** [Insert Insured 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. This is a **FINAL NOTICE**. Your current coverage is set to expire, or has expired, as of [Insert Date].

Failure to remit payment immediately will result in a lapse of coverage. Please be advised that if your property is located in a Special Flood Hazard Area (SFHA) and you have a federally backed mortgage, maintaining flood insurance is a requirement of your loan agreement. A lapse in coverage may result in your lender force-placing a policy at a significantly higher cost to you.

**Payment Details:**

- **Total Amount Due:** \$[Insert Amount]
- **Payment Due Date:** [Insert Date]

To ensure continuous protection against flood damage, please submit your payment using one of the following methods:

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

If you have already sent your payment, please disregard this notice. If you have questions or believe this notice was sent in error, please contact our billing department immediately at [Insert Customer Service Number].

Sincerely,

[Your Name/Company Name]

[Title]

[Phone Number]