

URGENT: PAST DUE NOTICE

Date: [Insert Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Re: Flood Insurance Policy Number: [Insert Policy Number]

Dear [Policyholder Name],

Our records indicate that we have not yet received the renewal premium payment for your flood insurance policy. Your coverage is currently at risk of expiration or has already entered a grace period.

Payment Details:

- **Premium Amount Due:** \$[Insert Amount]
- **Original Due Date:** [Insert Date]
- **Final Expiration Date:** [Insert Date]

To ensure uninterrupted protection against flood damage, please submit your payment immediately. Failure to pay the premium by the final expiration date will result in the cancellation of your policy. If your policy lapses, you may lose any "grandfathered" rate status, and you may be required to submit a new application or elevation certificate to obtain coverage in the future.

How to Pay:

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

If you have already sent your payment, please disregard this notice. If you have questions regarding your coverage or this bill, please contact our customer service department at [Insert Phone Number].

Sincerely,

[Sender Name/Company Name]

[Contact Information]