

URGENT: ACTION REQUIRED TO AVOID POLICY LAPSE

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Property Address: [Insert Property Address]

Dear [Insert Policyholder Name],

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

Flood insurance policies typically have a strict 30-day grace period. If your payment is not processed by [Insert Final Deadline Date], your coverage will lapse. A lapse in coverage may result in:

- A total loss of protection against flood damage.
- The loss of any "grandfathered" premium rates.
- A new 30-day waiting period if you choose to re-apply later.
- Violation of mortgage requirements (if applicable).

Amount Due: \$[Insert Amount]

To ensure your property remains protected, please submit your payment immediately through one of the following methods:

- **Online:** [Insert Website URL]
- **Phone:** [Insert Phone Number]
- **Mail:** Send a check to [Insert Payment 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 customer service department at [Insert Phone Number].

Sincerely,

[Insert Company Name]

[Insert Department Name]

[Insert Contact Information]