

URGENT: FINAL NOTICE OF EXPIRATION

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Property Address: [Insert Property Address]

Expiration Date: [Insert Date]

Dear [Insert Policyholder Name],

Our records indicate that we have not yet received the renewal premium for your flood insurance policy. Your coverage is currently at risk of being cancelled or has reached its expiration date.

CRITICAL WARNING: If your payment is not received by [Insert Final Deadline Date], your flood insurance coverage will lapse. A lapse in coverage may result in the following:

- Loss of protection against flood damage to your building and contents.
- Violation of your mortgage agreement, which may lead to force-placed insurance at a significantly higher cost.
- Loss of eligibility for any "grandfathered" premium rates, potentially causing a substantial increase in future premiums.
- A mandatory 30-day waiting period for any new policy application.

Total Amount Due: \$[Insert Amount]

To ensure continuous protection, 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 Mailing Address]

If you have already sent your payment, please disregard this notice. If you have questions regarding your renewal, contact your agent at [Insert Agent Phone Number] immediately.

Sincerely,

[Insert Name/Department]

[Insert Company Name]