

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Subject: FINAL NOTICE - Expiration of Grace Period for Policy #[Policy Number]

Dear [Policyholder Name],

Our records indicate that we have not yet received the renewal premium for your flood insurance policy, which was due on [Original Due Date].

Please be advised that your 30-day grace period is scheduled to expire on **[Grace Period End Date]**. If your payment is not postmarked or received by this date, your coverage will lapse effective [Original Expiration Date].

Consequences of a Lapsed Policy:

- You will have no flood insurance coverage for your property and contents.
- You may lose "grandfathered" premium rates, leading to significantly higher future costs.
- If you have a mortgage, your lender may be notified and may "force-place" insurance at a much higher expense to you.

Amount Due: \$[Amount]

To maintain your protection without interruption, please submit your payment immediately. You can pay via the following methods:

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

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

Sincerely,

[Agent/Company Name]

[Contact Phone Number]

[Email Address]