

**Date:** [Insert Date]

**Policyholder Name:** [Insert Name]

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

**Property Address:** [Insert Property Address]

**Subject: URGENT: Outstanding Balance Warning - Flood Insurance Renewal**

Dear [Insert Policyholder Name],

This letter serves as a formal warning regarding the outstanding balance on your flood insurance policy renewal. Our records indicate that we have not yet received your payment for the upcoming term.

**Outstanding Balance:** \$[Insert Amount]

**Payment Due Date:** [Insert Date]

It is critical that this balance is paid immediately. If payment is not received by the due date, your flood insurance coverage will expire. Please be aware that a lapse in coverage may lead to the following:

- Loss of protection against flood-related damages.
- Violation of mortgage requirements (if applicable).
- Loss of "Grandfathered" subsidized rates, which could result in significantly higher future premiums.

If you have already sent your payment, please disregard this notice. Otherwise, please remit payment through one of the following methods:

- **Online:** [Insert Website URL]
- **Phone:** [Insert Phone Number]
- **Mail:** [Insert Mailing Address]

If you are experiencing financial hardship or have questions regarding your bill, please contact our billing department immediately at [Insert Phone Number].

Sincerely,

[Insert Name/Department]

[Insert Company Name]