

## **URGENT: FINAL NOTICE OF TERMINATION**

Date: [Insert Date]

To: [Policyholder Name]

Address: [Property Address]

City, State, Zip: [City, State, Zip]

**Subject: Imminent Termination of Flood Insurance Policy #[Policy Number]**

Dear [Policyholder Name],

This is a formal warning that your flood insurance coverage is at risk of immediate termination. Our records indicate that we have not yet received the renewal premium payment for the policy period beginning [Policy Start Date].

**Action Required:** To maintain your coverage and avoid a lapse, payment must be received no later than [Expiration/Grace Period End Date].

### **Consequences of Non-Payment:**

- Your property will no longer be protected against flood damage.
- If you have a mortgage, your lender may be notified of the cancellation.
- Your lender may "force-place" insurance at a significantly higher cost to you.
- You may lose any "grandfathered" premium rates or discounts currently applied to your policy.

### **How to Pay:**

- **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 regarding your premium or wish to cancel this policy, please contact us immediately at [Insert Customer Service Number].

Sincerely,

[Sender Name/Department]

[Insurance Company Name]