

URGENT: IMMEDIATE ACTION REQUIRED

Date: [Insert Date]

To: [Policyholder Name]

Address: [Property Address]

Policy Number: [Insert Policy Number]

Dear [Policyholder Name],

This is a formal warning that your flood insurance policy is currently overdue. Our records indicate that we have not yet received your renewal payment of \$[Amount Due], which was due on [Due Date].

Your coverage is at risk of cancellation. Failure to submit payment immediately may result in a lapse of coverage. Please be aware that if your policy cancels, you may lose your current subsidized rates, and a new 30-day waiting period may apply before a new policy becomes effective.

If you have a mortgage, flood insurance may be a requirement of your loan agreement. A lapse in coverage could lead to your lender force-placing insurance at a significantly higher cost to you.

How to Pay:

- **Online:** Visit [Website URL] to pay by credit card or e-check.
- **Phone:** Call [Phone Number] to speak with our billing department.
- **Mail:** Send a check payable to [Company Name] to [Mailing Address].

If you have already sent your payment, please disregard this notice. If you have questions or are experiencing financial hardship, contact us immediately at [Phone Number].

Sincerely,

[Sender Name/Department]

[Insurance Company Name]