**URGENT: IMMEDIATE ACTION REQUIRED**

Date: [Insert Date]

To: [Director Name / Officer Name / Board of Directors]
Company: [Company Name]

**Subject: FINAL NOTICE - Renewal Payment for Directors and Officers (D&O) Liability Insurance**

Dear [Name/Board],

This letter serves as an urgent reminder that the premium payment for your Directors and Officers (D&O) Liability Insurance policy, [Policy Number], is currently overdue.

The renewal premium of $[Amount] was due on [Due Date]. As of today, we have not received confirmation of payment. Failure to remit payment immediately will result in the following:

- **Lapse in Coverage:** Protection for individual directors and officers against personal liability will cease.
- **Unprotected Claims:** Any legal actions or claims filed after the expiration date will not be covered.
- **Retroactive Date Risk:** A lapse may lead to the loss of "prior acts" coverage, leaving the board vulnerable to historical claims.

To maintain continuous protection, please process the payment via [Payment Method: Wire Transfer/Online Portal/Check] by no later than [Final Deadline Date/Time].

**Payment Details:**
Invoice Number: [Number]
Amount Due: $[Amount]
Instructions: [Insert Link or Account Details]

If payment has already been sent, please provide a transaction confirmation or copy of the check to [Contact Email] immediately so we can prevent policy cancellation.

Sincerely,

[Your Name]
[Your Title]
[Contact Phone Number]