

[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

RE: FINAL NOTICE - Flood Insurance Policy Expiration

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Grace Period Expiration Date: [Date]

Dear [Policyholder Name],

Our records indicate that we have not yet received the renewal premium for your flood insurance policy. Your policy expired on [Original Expiration Date], and you are currently within the 30-day grace period.

Please be advised that your grace period will end on **[Grace Period Expiration Date]**. If payment is not received or postmarked by this date:

- Your coverage will officially lapse.
- A new application may be required to restart coverage.
- A 30-day waiting period may apply before new coverage becomes effective.
- You may lose any "grandfathered" premium rates associated with this policy.

If your property is subject to a mortgage, your lender may be notified of this lapse, which could result in the lender force-placing a policy at a significantly higher cost to you.

To keep your coverage active, please pay the renewal amount of \$[Amount] immediately via one of the following methods:

1. Online: [Website URL]
2. By Phone: [Phone Number]
3. By Mail: Send a check to the address listed at the top of this letter.

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

Sincerely,

[Name/Department]
[Company Name]