

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: URGENT - Flood Insurance Premium Past Due Notice

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Due Date: [Original Due Date]

Dear [Policyholder Name],

Our records indicate that we have not yet received the premium payment for your flood insurance policy. Your coverage is currently at risk of cancellation.

To maintain your protection against flood damage and ensure there is no lapse in coverage, we must receive your payment immediately.

Payment Details:

- **Amount Due:** \$[Amount]
- **Final Payment Date:** [Grace Period Expiration Date]

If payment is not received by the Final Payment Date listed above, your policy will expire. Please be aware that if your policy lapses, you may lose any "grandfathered" rate status, and a new 30-day waiting period may apply before a new policy becomes effective.

How to Pay:

- **Online:** Visit [Website URL]
- **By Phone:** Call [Phone Number]
- **By Mail:** Send a check to [Payment Mailing Address]

If you have already sent your payment, please disregard this notice. If you have questions or believe this notice was sent in error, please contact our customer service department at [Phone Number].

Sincerely,

[Company Name]

[Department Name]

[Contact Information]