

**VIA [INSERT METHOD: CERTIFIED MAIL / EMAIL / HAND DELIVERY]**

[Date]

[Borrower/Tenant Name]  
[Borrower/Tenant Address]  
[City, State, Zip Code]

**RE: NOTICE OF BREACH OF INSURANCE MAINTENANCE COVENANT**

Dear [Borrower/Tenant Name],

Pursuant to Section [Insert Section Number] of the [Insert Agreement Name, e.g., Loan Agreement / Lease Agreement] dated [Insert Date], you are required to maintain certain insurance coverage(s) for the property located at [Insert Property Address].

This letter serves as formal notice that you are currently in breach of this covenant. Specifically, you have failed to provide evidence of the following:

- [Insert specific missing insurance, e.g., General Liability, Property Damage, etc.]
- [Insert Policy Number, if applicable]
- [Insert specific deficiency, e.g., Policy Expiration / Inadequate Coverage Limits]

Under the terms of the Agreement, you have [Insert Number of Days] days from the date of this notice to cure this breach by providing a valid Certificate of Insurance (COI) that meets all requirements specified in the Agreement. The certificate must name [Insert Name of Lender/Landlord] as [Insert Status: Additional Insured / Loss Payee].

Failure to remedy this breach within the timeframe stated above may result in further action, including but not limited to:

1. The purchase of "Force-Placed Insurance" at your sole expense;
2. Declaration of a formal Event of Default;
3. Acceleration of the loan balance or termination of the lease.

Please deliver the required documentation immediately to [Insert Email Address or Physical Address].

Sincerely,

[Your Name/Company Name]  
[Your Title]  
[Your Phone Number]