

[Current Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: NOTICE OF CANCELLATION OF HAZARD INSURANCE POLICY

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Effective Date of Cancellation: [Date of Cancellation]

Dear [Policyholder Name],

Please be advised that your hazard insurance policy listed above will be cancelled effective at 12:01 AM on [Date of Cancellation].

This action is being taken due to the following reason(s):

[Insert Reason, e.g., Non-payment of premium, Material misrepresentation, Property condition, etc.]

If this cancellation is due to non-payment, you may be able to reinstate your coverage by paying the full past-due amount of \$[Amount] before the effective date mentioned above. Please contact our billing department immediately if you wish to make a payment.

If you have a mortgage on this property, your mortgage lender will be notified of this cancellation. Most mortgage agreements require you to maintain continuous hazard insurance. Failure to secure a new policy may result in the lender purchasing "force-placed" insurance at your expense, which is often more costly and provides less coverage.

Any unearned premium will be refunded to you via [Method of Refund] within [Number] business days.

If you believe this notice has been sent in error or if you have questions regarding this cancellation, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Name of Insurance Company/Agent]

[Department Name]

[Phone Number]