

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

To: [Insert Borrower Name(s)]

Subject: Urgent: Missing Hazard Insurance Information

Dear [Insert Borrower Name],

Our records indicate that we do not have current hazard insurance policy information on file for the property listed above. As a requirement of your mortgage agreement, you are obligated to maintain adequate hazard insurance coverage at all times.

Please provide us with a copy of your Insurance Policy Declarations Page within [Insert Number] days. The documentation must include the following details:

- Insurance Company Name
- Policy Number
- Policy Effective and Expiration Dates
- Coverage Amounts (Dwelling coverage must meet or exceed your loan balance or the replacement cost)
- Mortgage Clause showing [Insert Lender Name/Address] as the loss payee

How to submit your information:

- **Email:** [Insert Email Address]
- **Fax:** [Insert Fax Number]
- **Mail:** [Insert Mailing Address]

If you have already renewed your policy or changed providers, please forward this notice to your insurance agent immediately to ensure we receive the updated documents.

Important Note: If we do not receive proof of insurance, we may be required to purchase "Lender-Placed Insurance" for the property. This coverage is often significantly more expensive than a policy you can purchase yourself and may provide less protection.

If you have any questions, please contact our Customer Service Department at [Insert Phone Number].

Sincerely,

[Insert Name/Department]
[Insert Company Name]