

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: Notification of Final Status Reinstatement Pending Underwriting Review

Dear [Policyholder Name],

We have received your request and payment to reinstate policy number **[Policy Number]**, which recently lapsed due to [Reason for Lapse].

Please be advised that your policy status is currently **Pending Underwriting Review**. While we have processed your request for reinstatement, coverage is not yet active. Our underwriting department is currently evaluating your file to determine eligibility for reinstatement.

What this means for you:

- Coverage remains suspended until a final decision is reached.
- Your payment has been received and will be held in suspense pending the outcome of the review.
- We may contact you if additional information or documentation is required.

We anticipate completing this review by [Date]. You will receive a formal notification via mail once a final determination has been made. If the reinstatement is approved, a new declarations page will be issued. If it is declined, any premium paid toward the reinstatement will be refunded to you.

If you have any questions regarding this process, please contact our Customer Service Department at [Phone Number] or email us at [Email Address].

Sincerely,

[Sender Name]

[Title]

[Company Name]