

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

**Subject: Notice of Reinstatement Pending Underwriting Review**

**Policy Number:** [Policy Number]

**Property Address:** [Insured Property Address]

Dear [Policyholder Name],

We have received your request and payment to reinstate your homeowners insurance policy, which was previously cancelled on [Cancellation Date].

Please be advised that your policy is currently in a "**Pending Underwriting Review**" status. While we have accepted your payment, reinstatement is not guaranteed and is subject to a final review by our underwriting department.

During this period, we may require the following information to complete the review:

- A signed Statement of No Loss confirming no claims occurred during the lapse period.
- Updated photos of the property exterior and roof.
- Verification of completed repairs: [List specific repairs if applicable].

We will notify you in writing of our final decision within [Number] business days. If the reinstatement is approved, your coverage will be restored effective [Effective Date]. If the reinstatement is declined, a full refund of your recent payment will be issued.

Please note that there is currently no coverage in place until you receive official confirmation of reinstatement.

If you have any questions, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Underwriter Name/Department]

[Insurance Company Name]