

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

FINAL NOTICE: URGENT EXPIRATION ALERT

Dear [Policyholder Name],

This is a final notice regarding your Umbrella Liability Insurance policy, number **[Policy Number]**. Our records indicate that your coverage is scheduled to expire on **[Expiration Date]** at 12:01 AM.

To date, we have not received your renewal payment or confirmation of renewal. If your policy expires, you will lose your excess liability protection, leaving your personal assets vulnerable to claims and lawsuits that exceed the limits of your primary auto or homeowners insurance.

To maintain your coverage and avoid a lapse, please take action immediately:

- **Pay Online:** Visit [Website URL] to make an instant payment.
- **Pay by Phone:** Call our billing department at [Phone Number].
- **Contact Your Agent:** Reach out to [Agent Name] at [Agent Phone/Email] for assistance.

If payment has already been sent, please disregard this notice. If you intend to let this policy lapse, please be aware that reinstating coverage at a later date may require a new application and higher premiums.

Sincerely,

[Company Name]

[Department Name]

[Contact Information]