

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Insurance Company Name]  
[Billing/Underwriting Department]  
[Address]  
[City, State, Zip Code]

**RE: Request for Reinstatement of Homeowners Insurance Policy**

Policy Number: [Your Policy Number]  
Property Address: [Insured Property Address]

To whom it may concern,

I am writing to formally request the reinstatement of my homeowners insurance policy, which recently lapsed on [Date of Cancellation] due to non-payment of premiums.

The lapse in coverage was due to [Briefly state reason, e.g., an administrative error, a change in banking information, or an oversight]. I have enclosed the full payment of \$[Amount] to cover the past-due premium and any applicable late fees to bring the account current.

I can confirm that there have been no losses, damages, or claims at the insured property during the period of the lapse (from [Date] to [Current Date]).

Please process this reinstatement as soon as possible and provide written confirmation that the policy is back in force with no break in coverage. If any additional forms or a "Statement of No Loss" are required, please let me know immediately.

Thank you for your assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]