

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Policy Renewal and Vacancy Clause Reminder

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Dear [Policyholder Name],

We are writing to inform you that the commercial insurance policy for the property referenced above is scheduled for renewal on [Renewal Date].

As we prepare the renewal documents, we would like to bring your attention to the **Vacancy Clause** contained within your policy. Please review the following conditions regarding property occupancy:

- **Definition of Vacancy:** A building is considered vacant if it does not contain enough business personal property to conduct customary operations, or if less than [Percentage, e.g., 31%] of the total square footage is rented or occupied.
- **The 60-Day Limit:** If the building is vacant for more than 60 consecutive days, coverage for specific perils (such as vandalism, sprinkler leakage, water damage, and glass breakage) may be suspended.
- **Reduced Payouts:** For all other covered causes of loss, any claim payment may be reduced by [Percentage, e.g., 15%] if the building is vacant at the time of the loss.

If your property is currently vacant, or if you anticipate it will become vacant during the upcoming policy term, please contact us immediately. We may be able to provide a **Vacancy Permit** or an endorsement to ensure you maintain continuous and adequate protection.

To proceed with your renewal without changes, please [Action: e.g., sign the enclosed form / remit payment by Date]. If there have been changes to the use or occupancy of the building, please notify your agent at [Phone Number] or [Email Address].

Thank you for choosing [Insurance Agency/Company Name].

Sincerely,

[Name of Representative]

[Title]

[Company Name]