

[Date]

[Insured Name]

[Insured Address]

[City, State, Zip Code]

RE: Renewal Notice - Vacancy Provision for Policy #[Policy Number]

Dear [Name of Insured/Property Manager],

This letter is to inform you that your commercial property insurance policy for the location at [Property Address] is approaching its renewal date of [Renewal Date].

We would like to bring your attention to the **Vacancy Provision** within your policy. As per the current terms, if the building has been vacant for more than [Number, e.g., 60] consecutive days, coverage for certain risks-such as vandalism, sprinkler leakage, glass breakage, and water damage-may be limited or excluded.

To ensure your coverage remains accurate and effective, please confirm the current occupancy status of the property:

- Is the building currently occupied? [Yes/No]
- If vacant, what percentage of the total square footage is unoccupied? [Percentage]
- Are there active security measures or a property management plan in place for the vacant space?

If the property is currently vacant or expects a change in occupancy during the next policy term, a Vacancy Permit or an endorsement may be required to maintain full protection. Failure to notify us of vacancy may result in a reduction of claim payments or denial of coverage.

Please contact our office at [Phone Number] or [Email Address] by [Deadline Date] to discuss these provisions or to provide an update on the building's status.

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name]

[Title]

[Insurance Agency/Company Name]