

Date: [Insert Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

Subject: Notice of Policy Lapse - Scheduled Jewelry Coverage

Policy Number: [Insert Policy Number]

Lapse Date: [Insert Date of Lapse]

Dear [Policyholder Name],

This letter is to inform you that the insurance coverage for your scheduled jewelry items has lapsed effective [Insert Date] due to [non-payment of premium / expiration of the policy term].

As of the date above, the following scheduled items are no longer covered against loss, theft, or damage:

- [Item Description 1 - e.g., Diamond Engagement Ring]
- [Item Description 2 - e.g., Luxury Watch]
- [Item Description 3]

Because these items are specifically scheduled, they are likely not covered under your standard homeowners or renters insurance policy limits. To reinstate your coverage and ensure your valuables remain protected, please contact us immediately.

Action Required:

To request reinstatement, you must:

1. Contact your agent at [Phone Number].
2. Submit the outstanding payment of \$[Amount].
3. Provide a statement confirming no losses have occurred during the lapse period.

Please note that coverage is not guaranteed until you receive written confirmation from our underwriting department.

Sincerely,

[Agent/Company Name]

[Contact Information]

[Website]