

[Date]

[Policyholder Name]

[Address]

[City, State, Zip Code]

**Subject: GRACE PERIOD WARNING: Senior Citizen Defensive Driving Discount  
Renewal**

Dear [Policyholder Name],

Our records show that your Senior Citizen Defensive Driving course certificate has expired. As a result, your premium discount has been temporarily suspended.

**Grace Period Status:**

We are providing you with a [Number of Days]-day grace period to submit your new certificate. If you complete the course and provide us with the completion certificate by [Deadline Date], we will retroactively apply the discount to your policy without any gap in savings.

**Action Required:**

- Enroll in and complete a state-approved Defensive Driving Course for seniors.
- Send a copy of your new certificate to [Email Address] or mail it to [Mailing Address].
- Reference your Policy Number: [Policy Number] on all correspondence.

If we do not receive your certificate by [Deadline Date], the discount will be permanently removed from your current term, and your premium will increase accordingly.

If you have already completed the course and sent in your certificate, please disregard this notice.

Sincerely,

[Sender Name/Department]

[Company Name]

[Phone Number]