

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

Subject: PAST DUE: Senior Citizen Defensive Driving Discount Renewal

Dear [Policyholder Name],

Our records show that your Senior Citizen Defensive Driving Discount has expired as of [Expiration Date]. According to state regulations and policy terms, this discount must be renewed every [3/5] years.

To continue receiving your [Percentage]% premium reduction, you must complete a state-approved Motor Vehicle Accident Prevention Course and provide us with a copy of your new certificate.

Action Required:

- Complete a certified defensive driving course for seniors.
- Email a copy of your certificate to [Email Address] or mail it to [Mailing Address].
- Include your Policy Number: [Policy Number] on all correspondence.

Please note that your current premium reflects the removal of this discount. Once we receive your valid certificate, we will re-apply the discount effective from the date the certificate is received.

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

Sincerely,

[Agent/Company Name]

[Phone Number]

[Website]