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Dear Mrs

You are hereby notified in accordance with the terms and conditions of the abovementioned policy, and in accordance with law, that the above-mentioned policy will expire effective at and from the hour and date mentioned above and the policy will NOT be renewed.

PLEASE BE ADVISED THAT THIS NONRENEWAL IS BASED ON A BUSINESS DECISION BY THE COMPANY AND IS NOT INTENDED TO REFLECT NEGATIVELY ON YOUR INSURABILITY.

You should contact your producer concerning coverage through another insurer or your eligibility for coverage through our website.

For information that will assist you in shopping for coverage, you may contact the New Jersey Department of Banking and Insurance at 1-800-446-SHOP (7467) or visit the Department on the web at www.dobi.nj.gov.

YOU SHOULD SEEK REPLACEMENT COVERAGE WITHOUT DELAY. PLEASE CONTACT YOUR PRODUCER TO SECURE OTHER COVERAGE, OR IF YOU HAVE ANY QUESTIONS.