

Date: [Insert Date]

To Whom It May Concern,

Subject: Explanation of Insurance Policy Lapse for Claims Processing

I am writing to explain the circumstances surrounding the recent lapse in my insurance policy (Policy Number: [Insert Policy Number]). Unfortunately, due to [brief explanation of circumstances such as financial hardship, oversight, etc.], my premium payment was delayed.

Despite this lapse, I would like to bring to your attention that I was [insert any relevant information, like the length of your policy, claims history, etc.]. I deeply value our relationship and have always strived to maintain my obligations.

I have since rectified the situation by [state how the lapse has been resolved, e.g., making the payment, renewing the policy], and my coverage is now active again. I kindly ask you to consider this situation when processing any claims related to [specific claim details, if applicable].

Thank you for your understanding and assistance in this matter. Should you need any further information or documentation regarding my policy or the circumstances that led to the lapse, please feel free to reach out to me.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]