



Notice of Adverse Underwriting Decision

**VIRGINIA LAW REQUIRES THAT YOU BE GIVEN THIS NOTICE
READ IT CAREFULLY AND KNOW YOUR RIGHTS**

Submission No.:

Re:

In connection with your application for Personal Insurance Coverage, we have found it necessary to place your account with an approved non-admitted carrier. You have the right to obtain the specific reason(s) for this decision by submitting a written request to the company.

You have the right to know the specific items of information that support the reasons given for this decision and the identity of the source of that information.

You also have a right to see and obtain copies of documents relating to this decision. The company has the right to make a reasonable charge for the reproduction of supporting documents.

If you would like additional information concerning this action, please submit a written request within sixty (60) days of the date of this notice to: *Patti Nunnally, Royal Oak Underwriters, Inc., 8417 Patterson Ave., Richmond, VA 23229*

Date

Signature of Insured

Printed Signature