**Standardized Notification templates** for all **23 items**, each with:

* **Subject line**
* **Email version**
* **WhatsApp-short version**
* A consistent **FCIF footer + contact details + signature block**

Use the same placeholders throughout: **[Client Name] [Broker/Agency Name] [Policy #] [IPF-####] [Amount] [Due Date] [Payment Link] [FCIF Phone] [FCIF Email] [Address]** etc.

**FCIF Standard Footer + Signature (*use on all emails*)**

**Footer (email):**  
Federal Capital Investments & Finance Limited  
[Address Line 1], [Address Line 2], Kingston, Jamaica  
Tel: [FCIF Phone] | Email: [FCIF Email] | Web: [FCIF Website]  
Business Hours: Mon–Fri 8:30 a.m.–4:30 p.m.

**Important Notice:** *This message may contain confidential information intended only for the named recipient(s). If you received it in error, please notify FCIF and delete it. Financing is subject to FCIF’s credit policies and executed agreements. Late fees/cancellation actions may apply under the IPF Agreement*.

**Signature block (email):**  
Kind regards,  
**[Officer Name]**  
[Title] | Federal Capital Investments & Finance Limited  
Tel: [Direct Line] | Email: [Officer Email]  
Quote Ref: **[IPF-####] / [APP-####]**

**1) NEW – Application for Credit (Acknowledgement)**

**Subject:** FCIF Acknowledgement – New IPF Application Received | [Client Name] | [APP-####]

**Email:**  
Dear [Broker/Agency Name],  
FCIF acknowledges receipt of your **Insurance Premium Finance (IPF) application** submitted for **[Client Name]** in respect of **[Insurer] – [Policy Type]**.

**Application ID:** [APP-####]  
**Premium / Amount Requested:** [J$ Amount]  
**Broker/Agency Contact:** [Name]

If any supporting documents are outstanding, please submit: **[KYC / ID / TRN / Proof of Address / Quotation]**.  
We will advise the credit decision once the assessment is completed.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
FCIF confirms receipt of NEW IPF application for **[Client Name]**. Ref **[APP-####]**. Please submit any missing docs (ID/TRN/POA) to proceed.

**2) NEW – Approval Advisory**

**Subject:** FCIF Approval – IPF Application Approved | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
We are pleased to advise that **FCIF has approved your IPF application** for **[Insurer] – [Policy #/Quote #]** submitted through **[Broker/Agency Name]**.

**Approved Amount:** [J$]  
**Tenor:** [\_xx\_] months  
**Deposit/Down Payment:** [J$]  
**First Installment Due:** [Date]

Your monthly installment schedule has been emailed to you. If you change your debit/credit card on file please immediately go online and update it, since this could result in late fee and reinstatement fees penalties.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Approved ✅ FCIF approved financing for **[Client Name]**. Ref **[IPF-####]**. 1st installment [J$due **[Date]**.

**3) NEW – Decline Advisory**

**Subject:** FCIF Update – IPF Application Not Approved | [Client Name] | [APP-####]

**Email:**  
Dear [Client Name],  
Thank you for applying for premium financing through FCIF via **[Broker/Agency Name]**. After review, we regret to advise that **your IPF application has not been approved at this time**.

If you wish, your broker may submit an updated application for reassessment (e.g., revised deposit/terms or additional supporting documentation). Please contact **[Broker/Agency Contact]** or FCIF at **[FCIF Phone / Email]**.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Update: FCIF was unable to approve IPF for **[Client Name]** at this time. Ref **[APP-####]**. Broker may resubmit with updated info/docs.

**4) RENEWAL – Application for Credit (Acknowledgement)**

**Subject:** FCIF Acknowledgement – Renewal IPF Application Received | [Client Name] | [APP-####]

**Email:**  
Dear [Broker/Agency Name],  
FCIF acknowledges receipt of a **renewal IPF application** for **[Client Name]** relating to **[Insurer] – Renewal [Policy #]**.

**Application ID:** [APP-####]  
**Renewal Premium:** [J$]  
**Requested Finance:** [J$]

Your monthly installment schedule has been emailed to you. If you change your debit/credit card on file please immediately go online and update it, since this could result in late fee and reinstatement fees penalties

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
FCIF received renewal IPF application for **[Client Name]**. Ref **[APP-####]**. Monthly installments e-mailed to you.

**5) RENEWAL – Approval Advisory**

**Subject:** FCIF Approval – Renewal Premium Finance Approved | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
FCIF is pleased to confirm that your **renewal premium finance request has been approved** for **[Insurer] – Renewal [Policy #]**, submitted via **[Broker/Agency Name]**.

**Approved Amount:** [J$]  
**Tenor:** [\_\_] months  
**Deposit:** [J$]  
**First Installment Due:** [Date]

Your monthly installment schedule has been emailed to you. If you change your debit/credit card on file please immediately go online and update it, since this could result in late fee and reinstatement fees penalties

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Renewal approved ✅ **[Client Name]** Ref **[IPF-####]**. Deposit **[J$]**. 1st installment due **[Date]**.

**6) RENEWAL – Decline Advisory**

**Subject:** FCIF Update – Renewal IPF Application Not Approved | [Client Name] | [APP-####]

**Email:**  
Dear [Client Name],  
Thank you for your renewal financing request through FCIF. After review, we regret to advise that **the renewal IPF application has not been approved** at this time.

Please contact **[Broker/Agency Name]** to discuss options (revised deposit/terms or alternate arrangements). FCIF can reassess if updated information is submitted.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Renewal IPF not approved at this time for **[Client Name]**. Ref **[APP-####]**. Broker can revise/resubmit.

**7) Installment Schedule (Day 1 – Policy Purchased)**

**Subject:** FCIF Installment Schedule | [Client Name] | [Policy #] | [IPF-####]

**Email:**  
Dear [Client Name],  
Please find your **FCIF Installment Schedule** for your financed premium for **[Insurer] – Policy [Policy #]**.

**Agreement #:** [IPF-####]  
**Total Financed:** [J$] | **Tenor:** [\_\_] months  
**Installments:**

* [Inst #1] [J$] due [Date]
* [Inst #2] [J$] due [Date]
* …

Payment options: **[Debit/Credit Card]**  
Payment details/link: **[Payment Link / Banking Details]**

Thank you for choosing FCIF.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
FCIF installment schedule issued for **[Client Name]** Ref **[IPF-####]**. First payment **[J$]** due **[Date]**. Pay via: **[Payment Link]**.

**8) Reminder 1 (3 days before due)**

**Subject:** Payment Reminder – Installment Due in 3 Days | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
This is a friendly reminder that your FCIF installment of **[J$ Amount]** for **[Policy #]** is due on **[Due Date]**.  
Please pay on or before the due date to keep your account in good standing.

Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Reminder: FCIF installment **[J$]** due **[Due Date]** (in 3 days). Ref **[IPF-####]**. Pay: **[Link]**

**9) Reminder 2 (2 days before due)**

**Subject:** Payment Reminder – Installment Due in 2 Days | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Your FCIF installment of **[J$ Amount]** is due in **2 days** on **[Due Date]** for **[Policy #]**.  
Please arrange payment to avoid arrears or penalties.

Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Reminder: Installment **[J$]** due in 2 days (**[Due Date]**). Ref **[IPF-####]**. Pay: **[Link]**

**10) Reminder 3 (Due today)**

**Subject:** Due Today – FCIF Installment Payment | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Your FCIF installment of **[J$ Amount]** for **[Policy #]** is **due today ([Due Date])**.  
Please make payment today to avoid your account becoming overdue.

Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Due today: FCIF installment **[J$]** for **[Policy #]**. Ref **[IPF-####]**. Pay: **[Link]**

**11) Overdue 1st Notice**

**Subject:** Overdue Notice – Payment Not Received | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Our records show your installment of **[J$ Amount]** due on **[Due Date]** has **not been received**.  
Please pay immediately to bring your account up to date. Late fees of [J$xx] will apply

Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Overdue: installment **[J$]** due **[Due Date]** not received. Ref **[IPF-####]**. Please pay now: **[Link]**

**12) Overdue 2nd Notice**

**Subject:** Second Overdue Notice – Immediate Payment Required | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Your FCIF installment remains overdue (due **[Due Date]**).  
Please settle the outstanding amount today to avoid possible cancellation action.

Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
2nd overdue notice: **[J$]** still outstanding (due **[Due Date]**). Ref **[IPF-####]**. Pay now: **[Link]**

**13) Late Fee Applied**

**Subject:** Late Fee Applied – Overdue Installment | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Please note that your installment for **[Policy #]** is overdue and a **late fee of [J$ Amount]** has been applied in accordance with your IPF Agreement.

**Total Amount Now Due:** [J$ Outstanding + Late Fee]  
Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Late fee applied: **[J$ Late Fee]**. Total due now **[J$ Total]**. Ref **[IPF-####]**. Pay: **[Link]**

**14) Payment Confirmation / Receipt**

**Subject:** Payment Received – Receipt Confirmation | [Client Name] | [IPF-####] | [RCPT-####]

**Email:**  
Dear [Client Name],  
FCIF confirms receipt of your payment of **[J$ Amount]** on **[Payment Date]** in respect of **[Policy #] / Agreement [IPF-####]**.

**Receipt/Reference:** [RCPT-####]  
Thank you. Please keep this email for your records.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Payment received ✅ **[J$]** on **[Date]**. Receipt **[RCPT-####]**. Ref **[IPF-####]**.

**15) Intent to Cancel Notice #1**

**Subject:** Intent to Cancel – Overdue Account | Immediate Action Required | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Your FCIF account for **[Policy #]** remains overdue. If payment is not received immediately, FCIF intends to **instruct cancellation** of the policy for non-payment.

**Amount Due:** [J$] (incl. any fees)  
Pay here: [Payment Link]  
Reference: **[IPF-####]**

If you need assistance, contact your broker **[Broker/Agency Name]** or FCIF.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Urgent: account overdue. Risk of cancellation if not paid now. Amount due **[J$]**. Ref **[IPF-####]**. Pay: **[Link]**

**16) Intent to Cancel Notice #2**

**Subject:** Second Intent to Cancel Notice – Payment Required Today | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
This is a second notice that your installment remains unpaid. FCIF will proceed toward cancellation of **[Policy #]** if payment is not received today.

**Amount Due:** [J$]  
Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
2nd cancellation warning: pay today to avoid cancellation. Due **[J$]**. Ref **[IPF-####]**. Pay: **[Link]**

**17) Intent to Cancel Notice #3**

**Subject:** Third Intent to Cancel Notice – Payment Outstanding | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Your FCIF installment remains outstanding. Please note that cancellation processing may commence for **[Policy #]** due to continued non-payment.

**Amount Due:** [J$]  
Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
3rd notice: overdue balance **[J$]**. Cancellation processing may begin. Ref **[IPF-####]**. Pay: **[Link]**

**18) Intent to Cancel Notice #4**

**Subject:** Fourth Intent to Cancel Notice – Immediate Payment Required | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Unless payment is received immediately, FCIF will instruct your broker/insurer to cancel **[Policy #]** for non-payment.

**Amount Due:** [J$]  
Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
4th notice: pay now or FCIF may instruct cancellation. Due **[J$]**. Ref **[IPF-####]**. Pay: **[Link]**

**19) Intent to Cancel Notice #5**

**Subject:** Fifth Intent to Cancel Notice – High Risk of Cancellation | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Your account remains overdue and is now at high risk of cancellation. Please pay today to avoid policy cancellation and any resulting loss of coverage.

**Amount Due:** [J$]  
Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
High risk of cancellation: overdue **[J$]**. Pay today. Ref **[IPF-####]**. Pay: **[Link]**

**20) Intent to Cancel Notice #6**

**Subject:** Sixth Intent to Cancel Notice – Final Preparation Before Final Notice | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name],  
Your overdue balance for **[Policy #]** remains unpaid. FCIF is preparing to issue a Final Notice/Cancellation Instruction if not settled immediately.

**Amount Due:** [J$]  
Pay here: [Payment Link]  
Reference: **[IPF-####]**

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
6th notice: final preparation before final notice. Due **[J$]**. Ref **[IPF-####]**. Pay: **[Link]**

**21) FINAL NOTICE –**

**Subject:** FINAL NOTICE – POLICY CANCELLATION FOR NON-PAYMENT | [Client Name] | [Policy #] | [IPF-####]

**Email:**  
**FINAL NOTICE – IMMEDIATE ACTION REQUIRED**  
Dear [Client Name],  
Your FCIF account for **[Policy #] / Agreement [IPF-####]** remains unpaid. Unless full payment is received immediately, FCIF will **instruct cancellation of the policy for non-payment**, which may result in loss of insurance coverage.

**Total Amount Due Now:** [J$ Total Due]  
Pay here: [Payment Link]  
Contact FCIF immediately at **[FCIF Phone] / [FCIF Email]**.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
**FINAL NOTICE**: Pay immediately to avoid policy cancellation. Total due **[J$]**. Ref **[IPF-####]**. Pay: **[Link]**

**22) Reinstatement – Confirmation of Policy Reinstated**

**Subject:** Confirmation – Policy Reinstated / Account Regularized | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name], (cc: [Broker/Agency Name] and [Insurer])

FCIF confirms receipt of the required payment(s) and advises that the IPF account has been reinstated for **[Policy #] / Agreement [IPF-####]**.

Your broker/insurer has been notified accordingly.

Please continue to follow the installment schedule to keep the policy active.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Reinstated ✅ Payment received and account reinstated for **[Policy #]**. Ref **[IPF-####]**.

**23) Early Payout – Final Settlement Figure to Close Loan**

**Subject:** Early Payout Figure – Settlement to Close IPF Agreement | [Client Name] | [IPF-####]

**Email:**  
Dear [Client Name], (cc: [Broker/Agency Name])

As requested, please find your early payout (settlement) figure to close your FCIF premium finance agreement for **[Policy #]**.

**Settlement Amount:** [J$]  
**Valid Until:** [Date]  
**Agreement:** [IPF-####]

Upon receipt of the settlement amount, FCIF will update the account as **Paid in Full** and confirm closure.

[FCIF Footer]  
[Signature Block]

**WhatsApp-short:**  
Early payout quote: settle **[J$]** to close agreement **[IPF-####]**. Valid until **[Date]**.