

[Insured Name]
[Mailing Address]
[City, State, Zip Code]

Date: [Date]

Policy Number: [Policy Number]
Property Address: [Insured Property Address]

Dear [Policyholder Name],

We are writing to you regarding the insurance coverage for your property. Due to the high-value nature of your residence and recent fluctuations in local construction costs, we have conducted a periodic review of your policy requirements.

To ensure that your home is adequately protected and that your Total Insured Value (TIV) reflects current market replacement costs, we are adjusting the appraisal requirements for your policy. Our records indicate that your last formal appraisal is now [Number] years old.

Action Required:

Please provide an updated professional interior and exterior appraisal by [Deadline Date]. The appraisal must be conducted by a certified independent appraiser and include:

- Detailed replacement cost calculations (not market value).
- Current photographs of high-end finishes and unique architectural features.
- Documentation of any recent renovations or upgrades.

Failure to provide this updated documentation may result in a mandatory adjustment of your coverage limits or the application of an inflation guard surcharge. In some instances, it may affect the eligibility for guaranteed replacement cost endorsements.

If you have recently completed an appraisal or would like a list of our preferred high-value home specialists, please contact your agent at [Agent Phone Number] or [Agent Email Address].

Thank you for your prompt attention to this matter and for choosing [Insurance Company Name].

Sincerely,

[Sender Name]
[Title]
[Insurance Company Name]