

[Date]

[Policyholder Name]
[Property Address]
[City, State, Zip Code]

Subject: Important Information Regarding Your Luxury Home Policy Renewal - [Policy Number]

Dear [Policyholder Name],

We value the opportunity to protect your residence and your assets. As we approach the renewal date of [Renewal Date] for your policy, we are writing to provide important information regarding a premium adjustment based on evolving catastrophe risk profiles.

The luxury real estate market continues to face unique challenges due to increased exposure to catastrophic events, including [Insert Specific Risks, e.g., wildfires, hurricanes, or convective storms]. To ensure we provide the comprehensive coverage and specialized claims handling your estate requires, your renewal premium has been adjusted to reflect the current cost of catastrophe risk and the rising replacement values for high-end architectural materials and craftsmanship.

Renewal Summary:

- Current Policy Term: [Current Expiration Date]
- New Policy Term: [Effective Date] to [Expiration Date]
- Adjusted Annual Premium: \$[Amount]

Our commitment remains to provide you with bespoke concierge services, including [Insert Services, e.g., private wildfire defense or specialized loss prevention assessments], ensuring your property is protected against the most severe environmental threats.

Your updated policy documentation, including the detailed breakdown of your coverage limits and terms, is enclosed. We recommend reviewing these documents with your insurance advisor to ensure your protection remains aligned with your lifestyle and property enhancements.

If you have any questions or would like to schedule a personalized risk review, please contact your dedicated account manager at [Phone Number] or via email at [Email Address].

Thank you for your continued trust in our services.

Sincerely,

[Name]
[Title]
[Company Name]