

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Subject: Coverage Reassessment for Your Premium Home Policy Renewal

Dear [Policyholder Name],

As the renewal date for your home insurance policy [Policy Number] approaches on [Renewal Date], we have conducted a routine reassessment of your coverage to ensure it remains aligned with current market values and your protection needs.

Based on our recent evaluation, we have adjusted your coverage limits to reflect the following factors:

- Updated replacement cost estimates due to changes in local construction and material costs.
- Inflationary adjustments for personal property and contents.
- [Optional: Recent improvements or additions reported to your property].

Summary of Changes:

- **Dwelling Coverage (Coverage A):** Increased from [Old Limit] to [New Limit].
- **Personal Property (Coverage C):** Adjusted to [New Limit].
- **New Annual Premium:** [New Premium Amount].

Please review the enclosed Renewal Declarations Page for a detailed breakdown of your updated policy terms. It is important to ensure that these limits accurately reflect the current value of your home and belongings.

If you have made significant renovations, purchased high-value items, or wish to discuss these adjustments, please contact your agent at [Agent Phone Number] or email us at [Email Address].

Thank you for choosing [Insurance Company Name] for your premium home protection.

Sincerely,

[Sender Name]

[Title]

[Insurance Company Name]