

[Date]

[Policyholder Name]

[Street Address]

[City, State, Zip Code]

RE: Policy Number: [Policy Number]

Property Address: [Risk Address]

Subject: Notice of Deductible Modification for Upcoming Renewal

Dear [Policyholder Name],

We appreciate the opportunity to protect your residence and personal assets. As we prepare for your policy renewal on [Renewal Date], we have completed a comprehensive review of your coverage and the current property insurance market.

To ensure the continued sustainability of your insurance program and to manage premium costs effectively, a modification has been made to your policy deductibles. Effective [Renewal Date], your deductibles will be adjusted as follows:

- **All Other Perils (AOP) Deductible:** Changed from \$[Current Amount] to \$[New Amount]
- **Windstorm/Hail Deductible:** [Percentage]% or \$[Amount]
- **[Other Specific Deductible, if applicable]:** \$[Amount]

Increasing your deductible is a strategic way to mitigate rising premium trends while maintaining high limits of liability and comprehensive coverage for catastrophic losses. Please review the enclosed Renewal Declarations Page for a full summary of your updated terms and premium.

If you would like to discuss alternative deductible options or explore additional credits for home security and loss prevention systems, please contact our office at [Phone Number] or [Email Address].

Thank you for your continued trust in our services.

Sincerely,

[Agent Name]

[Brokerage Name]