

[Date]

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

Re: Renewal of Policy Number: [Policy Number]

Dear [Insured Name],

Thank you for choosing [Insurance Company Name] to protect your residence. We are writing to provide you with the renewal terms for your homeowners insurance policy, effective [Renewal Date].

As part of our commitment to safeguarding your assets, we have adjusted your policy to reflect current market conditions and the specialized requirements of high-value properties. Please review the following adjustments to your coverage:

- **Dwelling Replacement Cost:** Adjusted to \$[Amount] to account for increased specialized labor and premium building material costs.
- **Valuable Articles:** Updated scheduled limits for [Fine Art/Jewelry/Collections] based on recent appraisals.
- **Liability Coverage:** [Increased/Maintained] at \$[Amount] to ensure comprehensive personal protection.
- **Deductible Options:** [Details of any changes to deductible structures].

Your new annual premium for the upcoming term is \$[Amount]. This adjustment ensures that in the event of a total loss, your home can be reconstructed to its exact specifications without financial shortfall.

We recommend a brief consultation to discuss these adjustments and ensure all recent home improvements or acquisitions are properly documented. Please contact your private client advisor at [Phone Number] or [Email Address] by [Date] to confirm your renewal.

We value your continued trust in our services.

Sincerely,

[Signature]
[Name of Advisor/Underwriter]
[Insurance Company Name]
[Department Name]