

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Scheduled Limit Adjustment - Policy #[Policy Number]

Dear [Policyholder Name],

This letter is to inform you of a scheduled adjustment to the coverage limits on your homeowners insurance policy for the property located at [Property Address].

To ensure your high-value residence remains fully protected against rising reconstruction costs and market inflation, we have updated your "Coverage A - Dwelling" limit as follows:

- **Previous Limit:** \$[Amount]
- **New Adjusted Limit:** \$[Amount]
- **Effective Date:** [Date]

This adjustment is designed to prevent "underinsurance" in the event of a total loss. Please note that this change will result in a premium adjustment of \$[Amount], which will be reflected in your next billing statement.

If you have recently completed renovations, additions, or purchased high-value scheduled items (such as fine art or jewelry) that are not reflected in this update, please contact our office immediately to further refine your coverage.

No action is required if you accept these changes. If you have questions regarding this valuation, please contact your agent at [Phone Number] or [Email Address].

Sincerely,

[Agent Name/Company Representative]

[Insurance Company Name]