

[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Important Notice Regarding Your Homeowners Insurance Renewal

Dear [Policyholder Name],

Your homeowners insurance policy, number [Policy Number], is scheduled for renewal on [Renewal Date].

To ensure your property remains adequately protected against rising construction costs and economic changes, your policy includes an "Inflation Guard" provision. This feature automatically adjusts your dwelling coverage limits to reflect current building and labor costs in your area.

Summary of Changes:

- **Previous Dwelling Limit:** \$[Amount]
- **New Dwelling Limit:** \$[Amount]
- **New Annual Premium:** \$[Amount]

This adjustment helps prevent you from being underinsured in the event of a total loss. By maintaining coverage that keeps pace with inflation, you can have peace of mind knowing you have the necessary funds to rebuild your home at today's prices.

Please review your enclosed renewal declarations page for complete details regarding your coverage, deductibles, and payment options. If you have made any major renovations or improvements to your home recently, please contact us so we can ensure your limits are accurate.

If you have any questions or wish to discuss your coverage options, please contact your agent at [Agent Phone Number] or visit our website at [Website URL].

Thank you for choosing [Company Name] for your insurance needs.

Sincerely,

[Name/Department]
[Company Name]