

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Insurance Provider Name]

[Agent Name, if applicable]

[Provider Address]

[City, State, Zip Code]

RE: Annual Insurance Coverage Review and Policy Renewal

Policy Number: [Your Policy Number]

Property Address: [Insured Property Address]

Dear [Agent Name or Insurance Provider],

I am writing regarding the upcoming renewal of the landlord insurance policy for the property located at the address mentioned above, which is scheduled to expire on [Policy Expiration Date].

Before proceeding with the renewal, I would like to conduct a formal review of my current coverage to ensure it remains adequate for my needs. Specifically, I would like to discuss the following:

- **Property Valuation:** A review of the current dwelling replacement cost to account for updated construction material and labor costs.
- **Liability Limits:** Confirmation of current personal injury and property damage liability limits.
- **Loss of Rent Coverage:** An evaluation of the "Fair Rental Value" coverage to ensure it aligns with current market rent prices.
- **Policy Deductibles:** An exploration of different deductible options and their impact on the annual premium.
- **Discounts and Updates:** Application of any new discounts for recent property improvements (e.g., new roof, security systems, or smoke alarms).

Please provide a renewal quote based on the current terms, as well as any recommendations for adjustments you believe are necessary based on current market trends.

I would appreciate receiving this information by [Date] to allow sufficient time for review. You may contact me at [Your Phone Number] or [Your Email Address] to discuss this further.

Thank you for your continued service.

Sincerely,

[Your Signature]

[Your Printed Name]