

[Date]

[Insured Name]

[Address Line 1]

[City, State, Zip Code]

**Subject: Annual Coverage Review for Scheduled Property - Policy #[Policy Number]**

Dear [Insured Name],

Your insurance policy is approaching its annual renewal date. This is the ideal time to review the items currently listed on your Scheduled Personal Property endorsement to ensure your high-value assets are accurately protected.

Our records currently show the following items scheduled on your policy:

- [Item Description 1] - Appraised Value: \$[Amount]
- [Item Description 2] - Appraised Value: \$[Amount]
- [Item Description 3] - Appraised Value: \$[Amount]

Because the market value of jewelry, fine arts, collectibles, and precious metals fluctuates, we recommend the following actions:

1. **Verify the List:** Confirm that you still own all items listed above.
2. **Update Valuations:** Provide updated appraisals for any items that may have increased in value to avoid being underinsured.
3. **Add New Items:** Notify us of any new high-value acquisitions made during the past year that require specific scheduling.

If you have updated appraisals or need to make changes to your schedule, please send the documentation to our office by [Date]. If no changes are needed, your coverage will renew based on the current values shown above.

Please contact us at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Agent Name]

[Agency Name]