

[Date]

[Insured Name]

[Street Address]

[City, State, Zip Code]

**Subject: Renewal of Scheduled Property Coverage - Policy #[Policy Number]**

Dear [Insured Name],

Your insurance policy covering your scheduled jewelry and fine arts is approaching its renewal date of [Expiration Date].

To ensure your high-value items remain fully protected, we ask that you review your current schedule of items attached to this letter. Because the market value of precious metals, gemstones, and fine art can fluctuate, we recommend the following steps prior to renewal:

- **Review Appraisals:** Please check if any items require updated appraisals. We generally recommend new appraisals every 3 to 5 years.
- **Verify Values:** Confirm that the "Limit of Insurance" listed for each item still reflects its current replacement value.
- **Report Changes:** Notify us of any new acquisitions or items you have sold or gifted that should be removed from the schedule.

If there are no changes to your collection and you wish to renew at the current values, please remit the premium payment of \$[Premium Amount] by [Due Date].

If you have updated appraisals or need to make adjustments to your coverage, please contact our office at [Phone Number] or [Email Address].

Thank you for choosing [Insurance Agency/Company Name] to protect your most valued possessions.

Sincerely,

[Agent Name]

[Agency Name]