[Date]

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

Subject: Important: Your Homeowners Insurance Renewal and Coverage Review

Dear [Policyholder Name],

Your homeowners insurance policy for the property located at **[Property Address]** is set to expire on **[Expiration Date]**. We value your continued trust in [Insurance Company Name] and want to ensure your home remains fully protected.

Enclosed you will find your renewal offer for the upcoming term. Before you renew, we recommend a comprehensive review of your coverage to account for any changes over the past year. Please review the following key areas:

- **Dwelling Coverage:** Have you completed any renovations, additions, or major upgrades (e.g., kitchen remodel, new roof) that may increase the replacement cost of your home?
- **Personal Property:** Do you have new high-value items such as jewelry, electronics, or fine art that may require additional scheduling or higher limits?
- **Liability Limits:** Does your current liability coverage align with your current assets and financial situation?
- **Deductible Options:** Would you like to adjust your deductible to lower your annual premium or reduce out-of-pocket costs during a claim?
- **Discounts:** Have you installed new security systems, smoke alarms, or smart home technology that could qualify you for additional savings?

Renewal Details:

- **New Policy Period:** [Start Date] to [End Date]
- **Annual Premium:** $[Amount]
- **Payment Due Date:** [Date]

If you would like to discuss your coverage options or make any changes to your policy, please contact your agent, [Agent Name], at [Phone Number] or [Email Address].

To renew your policy without changes, you may simply pay the enclosed invoice via [Payment Methods].

Thank you for choosing [Insurance Company Name]. We look forward to protecting your home for another year.

Sincerely,

[Agent Signature]
[Agent Name/Title]
[Insurance Company Name]