[Date]

[Policyholder Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Renewal Notice and Account Review - Policy #[Policy Number]

Dear [Policyholder Name],

Your renters insurance policy is scheduled to renew on **[Renewal Date]**. We appreciate your continued trust in [Insurance Agency Name] to protect your personal belongings and liability.

This renewal provides an excellent opportunity to review your current coverage to ensure it still meets your needs. Please take a moment to consider the following:

- **Personal Property:** Have you purchased new electronics, furniture, or jewelry that might require higher limits?
- **Liability Limits:** Is your current liability coverage sufficient for your financial security?
- **Living Arrangements:** Have there been changes to the number of people living in your household?
- **Discounts:** Have you installed new safety features like smoke alarms, security systems, or smart home devices that could lower your premium?

Attached to this letter, you will find your renewal declarations page and the invoice for the upcoming term. Your new premium for the period of [Start Date] to [End Date] will be $[Premium Amount].

Next Steps:

1. Review your coverage limits and deductibles.
2. If no changes are needed, please remit payment by [Due Date] to ensure continuous coverage.
3. If you would like to adjust your policy or discuss your options, please contact your agent at [Phone Number] or [Email Address].

Thank you for choosing [Insurance Agency Name]. We look forward to serving you for another year.

Sincerely,

[Agent Name/Company Name]
[Phone Number]
[Website]