[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Re: Renewal and Coverage Review for Policy #[Policy Number]

Dear [Client Name],

Your Valuable Personal Property insurance policy is scheduled to renew on [Renewal Date]. This policy provides specialized protection for your high-value items, including [List Items, e.g., jewelry, fine art, or collectibles].

To ensure your assets remain fully protected, we recommend a brief review of your current coverage. Please consider the following:

- **Acquisitions:** Have you purchased or inherited any new high-value items in the past year?
- **Appraisals:** Market values for precious metals, gemstones, and art can fluctuate. Do you have updated appraisals for your scheduled items?
- **Dispositions:** Have you sold or gifted any items currently listed on your schedule?
- **Storage:** Have there been any changes to where or how these items are stored (e.g., home safe or bank vault)?

Please review the attached schedule of covered items. If any adjustments are needed, or if you would like to discuss your current limits, please contact our office at [Phone Number] or [Email Address].

Thank you for trusting [Agency/Company Name] with your insurance needs.

Sincerely,

[Agent Name]
[Title]
[Agency Name]