

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Re: Confirmation of Coverage Reduction

Policy Number: [Policy Number]

Property Address: [Insured Property Address]

Dear [Policyholder Name],

This letter serves as formal confirmation that, per your request on [Date], we have processed a reduction in coverage for your homeowners insurance policy. These changes are effective as of [Effective Date].

Summary of Changes:

- **Previous Coverage Limit:** \$[Amount]
- **New Coverage Limit:** \$[Amount]
- **Coverage Type Adjusted:** [e.g., Dwelling, Personal Property, or Other Structures]

Please be aware that reducing your coverage limits may increase your financial exposure in the event of a loss. We recommend reviewing these changes to ensure the new limits still meet your mortgage requirements and sufficiently protect your assets.

An updated Policy Declarations Page reflecting these changes is enclosed with this letter. Please keep it with your insurance records.

If you have any questions or wish to discuss your coverage further, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Sender Name/Signature]

[Company Name]