

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Insurance Company Name]
[Insurance Agent/Representative Name]
[Company Address]
[City, State, Zip Code]

RE: Policy Number: [Your Policy Number]

Dear [Agent Name],

I am writing to formally notify you that I have recently completed significant renovations to my home located at [Your Property Address].

The improvements include the following:

- [Description of renovation 1, e.g., Kitchen remodel with high-end appliances]
- [Description of renovation 2, e.g., Added a 500 sq. ft. bedroom suite]
- [Description of renovation 3, e.g., Full basement finishing]
- [Description of renovation 4, e.g., New roof or upgraded electrical system]

The total estimated cost of these improvements was \$[Amount]. Based on these upgrades, I believe the current replacement cost of my home has increased beyond the existing limits of my homeowners insurance policy.

Please review my file and update my dwelling coverage (Coverage A) and personal property limits to reflect the current value of the property. I would like to ensure that I am fully protected in the event of a total loss.

I have attached [receipts / contracts / appraisals / photos] documenting the work for your records. Please contact me at your earliest convenience to discuss the updated premium and to provide a revised policy declaration page.

Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]