

[Date]

[Policyholder Name]

[Address]

[City, State, Zip Code]

Subject: Protecting Your New Chapter: Downsizing and Liability Coverage

Dear [Policyholder Name],

Congratulations on your recent move! Transitioning to a smaller home is an exciting milestone. As you settle into this new phase of life, we want to ensure your insurance coverage aligns with your current needs.

While downsizing often means less maintenance, it is the perfect time to review your Personal Liability Insurance. Even with a smaller property, you may still face risks such as:

- Accidental injuries to guests on your property.
- Incidents involving pets.
- Damage caused to others' property.

Since your lifestyle has changed, you may also want to consider an Umbrella Policy. This provides an extra layer of protection beyond your standard homeowners' policy, safeguarding your retirement savings and assets from unexpected legal claims.

We would like to schedule a brief call to review your new policy limits and ensure you have the right protection at the best possible rate. Please contact our office at [Phone Number] or reply to this email to set up a time.

Best regards,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]