[Date]

[Policyholder Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Re: Notice of Premium Adjustment - Valuable Papers and Records Endorsement

Policy Number: [Policy Number]
Endorsement Effective Date: [Effective Date]

Dear [Policyholder Name],

This letter serves as formal notification regarding a premium adjustment on your insurance policy. This change is the result of the **Valuable Papers and Records Endorsement** recently added to or updated on your account.

The adjustment details are as follows:

- **Previous Premium:** $[Amount]
- **Additional/Return Premium:** $[Amount]
- **New Total Policy Premium:** $[Amount]

The Valuable Papers and Records Endorsement provides coverage for the cost to research, assist, and restore lost or damaged vital documents, including inscribed, printed, or written documents, manuscripts, or records. This adjustment reflects the current valuation of these items as reported in your most recent assessment.

Please review the enclosed endorsement page for specific terms, limits, and conditions. If you have any questions regarding this adjustment or your coverage limits, please contact your insurance agent or our customer service department at [Phone Number].

Thank you for choosing [Insurance Company Name].

Sincerely,

[Name of Representative]
[Title]
[Insurance Company Name]