

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

**Re: Policy Number: [Policy Number] - Premium Adjustment for Scheduled Items**

Dear [Policyholder Name],

We are writing to inform you of a premium adjustment regarding the Jewelry and Art Endorsement on your insurance policy.

This adjustment is a result of: [Choose one: A recent professional appraisal / The addition of new items / The removal of items / An annual inflation adjustment].

**Summary of Changes:**

- **Previous Total Insured Value:** \$[Amount]
- **New Total Insured Value:** \$[Amount]
- **Additional/Return Premium Due:** \$[Amount]
- **Effective Date:** [Date]

Please find the updated Schedule of Items attached to this letter. We recommend reviewing the descriptions and valuations to ensure they accurately reflect your current collection.

If you have any questions regarding this change or need to provide further documentation, please contact your agent at [Phone Number] or [Email Address].

Thank you for choosing [Insurance Company Name].

Sincerely,

[Sender Name]

[Title]

[Insurance Company Name]