

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Protecting Your New Chapter: Insurance Review for Your Recent Downsize

Dear [Client Name],

Congratulations on your recent move! Transitioning to a smaller home is an exciting milestone, but it also significantly changes your insurance requirements.

Now that your living situation has changed, we should review your coverage to ensure it aligns with your current needs. Downsizing often impacts several areas of your protection, including:

- **Homeowners Insurance:** Adjusting limits for a smaller property and different replacement costs.
- **Personal Property:** Updating your inventory after decluttering or selling items.
- **Liability Coverage:** Evaluating your umbrella policy based on your new assets and location.
- **Valuables:** Ensuring specific high-value items kept during the move remain fully scheduled.

I would like to schedule a brief 15-minute call or meeting to review your policies and identify any potential savings or gaps in coverage. Please let me know if any of the following times work for you:

[Insert Day/Time 1]

[Insert Day/Time 2]

Alternatively, you can reach me directly at [Your Phone Number] or reply to this email at your convenience.

I look forward to helping you protect your new home.

Best regards,

[Your Name]

[Your Title]

[Agency Name]

[Your Phone Number]

[Your Email Address]