

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Annual Personal Insurance Review and Coverage Analysis

Dear [Client Name],

As your insurance agent, my goal is to ensure that your personal assets remain fully protected as your life changes. It is time for our annual coverage evaluation to identify potential gaps in your protection and ensure you are receiving all eligible discounts.

I have performed a preliminary review of your current policies, including:

- Homeowners/Renters Insurance
- Personal Automobile Insurance
- Personal Umbrella Liability
- Valuable Articles (Jewelry, Art, etc.)

To provide a thorough gap identification, please let me know if any of the following have occurred in the past year:

- Major home renovations or additions (new roof, kitchen remodel, finished basement).
- Purchases of high-value items such as jewelry, collectibles, or electronics.
- Changes in household residents (marriage, birth, or children away at college).
- Acquisition of new vehicles, boats, or recreational toys.
- Starting a home-based business or hosting short-term rentals (Airbnb/VRBO).
- Installation of new safety features (smart home water shut-off, security cameras, or impact-resistant roofing).

Based on current market trends, we also recommend discussing **Inflation Guard** adjustments to account for rising construction costs and **Cyber Liability** coverage for digital identity protection.

Please contact my office at [Phone Number] or reply to this email to schedule a 15-minute review call. Our objective is to ensure you have no "surprises" at the time of a loss.

Thank you for your continued trust in our agency.

Sincerely,

[Agent Name]

[Agency Name]

[Email Address]

[Phone Number]