

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Insurance Company Name]
[Insurance Agent Name]
[Address]
[City, State, Zip Code]

RE: Policy Number: [Your Policy Number]

Dear [Agent Name/Customer Service Team],

I am writing to formally request a review and update of my personal property coverage limits under my current homeowners insurance policy.

After conducting a recent inventory of my belongings, I believe my current coverage limit of \$[Current Amount] may be insufficient to fully replace my possessions in the event of a total loss. I would like to request that my Personal Property (Coverage C) limit be increased to \$[Requested Amount].

Additionally, I would like to inquire about "Scheduled Personal Property" endorsements for the following high-value items:

- [Item Description, e.g., Engagement Ring] - Appraised Value: \$[Amount]
- [Item Description, e.g., Professional Camera Gear] - Appraised Value: \$[Amount]
- [Item Description, e.g., Fine Art] - Appraised Value: \$[Amount]

Please provide me with a revised quote reflecting these changes and inform me of any documentation or appraisals required to finalize these updates. I am also interested in confirming whether my policy currently provides "Replacement Cost" or "Actual Cash Value" for personal property.

Thank you for your assistance. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]