

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

[Date]

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

Subject: Policy Adjustment Request - Downsizing and Property Change

Policy Number: [Your Policy Number]

To Whom It May Concern,

I am writing to formally request an adjustment to my homeowners insurance policy due to a lifestyle change. I have recently moved from my family home into a smaller residence, as my children have moved out and I am downsizing my living space.

Please update my policy to reflect the following changes effective [Date]:

- **New Property Address:** [New Address, City, State, Zip Code]
- **Reduced Square Footage:** [New Square Footage]
- **Personal Property Coverage:** Since I have significantly reduced my belongings during this move, I would like to decrease my personal property (Contents) coverage to \$[Desired Amount].
- **Liability Limits:** Please review and maintain/adjust my liability coverage to \$[Desired Amount].

Please provide an updated quote and a revised policy declaration page reflecting these changes and the associated premium reduction.

I would also like to schedule a brief call to discuss if I am eligible for any "empty nester" discounts or mature homeowner credits now that my household size has decreased.

Thank you for your assistance. I look forward to receiving the updated documentation.

Sincerely,

[Your Signature]

[Your Printed Name]