

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Your Annual Policy Renewal and Coverage Review - [Policy Number]

Dear [Client Name],

Thank you for choosing [Agency/Company Name] for your insurance needs. We are pleased to provide you with your renewal documents for the upcoming term effective [Effective Date].

As part of our annual renewal process, we have conducted a review of your current coverage. Our goal is to ensure your protection aligns with your current lifestyle and asset value. Based on our review, we have included the following:

- Your updated Policy Declaration page.
- A summary of premium changes, if applicable.
- Recommended coverage adjustments or optional endorsements.

Please take a moment to review these documents carefully. If you have experienced any major life changes over the past year-such as home renovations, the purchase of new valuables, or changes in household residents-please let us know so we can adjust your policy accordingly.

Your renewal premium is [Amount]. If you are on automatic payments, no action is required. If you pay manually, please ensure payment is received by [Due Date] to avoid any lapse in coverage.

If you have any questions or would like to schedule a brief call to discuss your coverage options in detail, please contact us at [Phone Number] or [Email Address].

We appreciate your continued business.

Sincerely,

[Agent Name]

[Title]

[Agency Name]