

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

[Date]

[Insurance Company Name]
[Policy Department]
[Address]
[City, State, Zip Code]

RE: Policy Number: [Your Policy Number]

To Whom It May Concern,

I am writing to formally request a review and adjustment of my homeowners insurance coverage. My household circumstances have recently changed as I have transitioned to an "empty nester" status and have downsized to a smaller residence.

Due to this move, the following changes have occurred which I believe should impact my premium and coverage limits:

- **Replacement Value:** The square footage and reconstruction cost of my new home are significantly lower than my previous property.
- **Personal Property:** I have significantly reduced my personal belongings and require a lower limit for personal property coverage (Coverage C).
- **Occupancy:** The number of full-time residents in the home has decreased.

Please provide an updated quote reflecting these changes. I would also like to confirm if there are any new discounts available for downsizing, such as updated security systems or being located in a gated community.

I have attached the appraisal/closing documents for the new property for your records. Please contact me if you require additional information to complete this adjustment.

Sincerely,

[Your Signature]

[Your Printed Name]