

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

[Date]

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

RE: Policy Number: [Your Policy Number]
Subject: Request for Personal Property (Contents) Coverage Adjustment due to Downsizing

To Whom It May Concern,

I am writing to formally request a review and reduction of the personal property (Coverage C) limits on my homeowners insurance policy, effective [Date].

I have recently transitioned to a smaller residence as an empty nester. In this process, I have significantly downsized my personal belongings, including furniture, household goods, and general contents. Consequently, the replacement value of the items currently in my possession is substantially lower than the limits currently specified in my policy.

Based on my recent inventory assessment, I would like to adjust my personal property coverage to a total limit of \$[Amount].

Please update my policy to reflect this change and provide an updated declarations page along with the adjusted premium amount. If any additional forms or documentation are required to process this adjustment, please let me know at your earliest convenience.

Thank you for your assistance with this matter.

Sincerely,

[Your Signature]

[Your Printed Name]