

SUNSHINE INSURANCE GROUP

1200 Financial Drive, Suite 400, Springfield, IL 62704
Phone: (217) 555-0142 | Fax: (217) 555-0143

December 1, 2024

Mr. John Robert Smith
742 Evergreen Terrace
Springfield, IL 62704

RE: Policy Renewal Notice - POL-2024-HO-001

Dear Mr. Smith,

We are writing to inform you that your Homeowners Insurance Policy (POL-2024-HO-001) is scheduled to expire on January 1, 2025. We value your continued trust in Sunshine Insurance Group and would like to offer you a renewal for the upcoming policy period from January 1, 2025 through January 1, 2026.

After reviewing your account history and current market conditions, we are pleased to inform you that your renewal premium will be \$2,962.00 annually, reflecting a modest increase of 4.0% from your current premium of \$2,847.00. This increase is primarily attributable to rising construction costs in the Springfield area and a general adjustment in replacement cost valuations.

We would also like to recommend the following coverage enhancements for your consideration: (1) Increasing your Coverage A dwelling limit from \$450,000 to \$480,000 to reflect current replacement cost estimates; (2) Adding a scheduled personal property endorsement for any high-value items such as jewelry or artwork exceeding the standard sublimits; (3) Adding identity theft coverage for \$25,000 at an additional annual premium of \$35.00.

To ensure uninterrupted coverage, please contact our office by December 20, 2024 to confirm your renewal. You may reach your agent, Sarah M. Johnson, directly at (217) 555-0142 ext. 305 or via email at sarah.johnson@sunshineinsurance.com. If we do not hear from you by the renewal date, your policy will be renewed automatically at the current coverage levels with the updated premium.

We appreciate your loyalty as a valued policyholder since 2018 and look forward to continuing to provide you with excellent coverage and service.

Sincerely,

Sarah M. Johnson
Licensed Insurance Agent
Sunshine Insurance Group
License #IL-4829371