



## Updated Rebuilding Cost Appraisal For Your Home

The determination of the rebuilding cost of your home has always been an important part of the service we provide our clients. It is this "rebuilding value" that translates into an appropriate recommendation for the Dwelling limit of your homeowner policy. For most clients, their home is their biggest asset and we want to be sure it continues to be adequately insured.

In preparation for the upcoming renewal of your homeowner policy, your insurance company conducted a rebuilding cost appraisal of your home. We have enclosed a copy of this updated appraisal and ask you to review it for any discrepancies. Although we have the ability to cross-check the information contained in the appraisal against our records, we want to be sure the most current and correct information is being used to determine rebuilding value.

If you agree with the information contained in the appraisal, there is nothing more for you to do. If you find discrepancies, please contact us promptly in order to allow us to take appropriate action to get it corrected.

Please be advised your insurance company will be using the up-dated rebuilding value to increase the Dwelling limit of your homeowner policy. If we do not hear back from you we will presume you are in agreement with the new value and wish to continue to insure your home accordingly.

We encourage you to read the linked article reprinted from The New York Times entitled "[Homeowners Come Up Short on Insurance](#)". We find it provides an accurate depiction of this very important issue and further emphasizes the need to work together with our clients to get it right!