[Date]

[Contact Name]
[Business Name]
[Address]
[City, State, Zip]

Dear [Contact Name],

Thank you for trusting [Your Agency Name] with your business insurance needs. We currently value our partnership in managing your [List Current Policy, e.g., General Liability] coverage.

While your current policy protects your physical assets and liability, we noticed a potential gap in your "Total Business Protection" strategy. Many successful businesses overlook the risks associated with the loss of key personnel or the sudden transition of ownership.

To ensure your business remains resilient regardless of life's uncertainties, I would like to discuss three critical areas of protection:

- **Key Person Insurance:** Protects your cash flow and covers recruitment costs if a vital employee is unable to work.
- **Buy-Sell Agreement Funding:** Provides the liquidity needed to buy out a partner's share without exhausting business reserves.
- **Business Overhead Expense:** Covers your fixed monthly bills if you, as the owner, become disabled.

I will follow up with a brief phone call on [Day of Week] to see if we can schedule a 15-minute review of these options. My goal is to ensure that the business you have built is protected from every angle.

Sincerely,

[Your Name]
[Your Title]
[Phone Number]
[Email Address]