[Date]

[Business Owner Name]
[Business Name]
[Business Address]
[City, State, Zip Code]

Dear [Business Owner Name],

Thank you for trusting us with your [Current Policy Type, e.g., Commercial General Liability] insurance. It is a pleasure to help protect what you have built at [Business Name].

In reviewing your current coverage, I noticed a potential gap that could leave your personal and professional assets vulnerable. While your current policy covers external risks, many business owners overlook the financial impact of internal disruptions, such as the sudden loss of a key partner or the need for a formal Buy-Sell agreement.

I would like to discuss how we can strengthen your protection with the following solutions:

- **Key Person Insurance:** To protect your cash flow if a vital employee is unable to work.
- **Buy-Sell Funding:** To ensure a smooth transition of ownership without financial strain.
- **Business Overhead Expense:** To keep the lights on and bills paid if you are sidelined by an injury or illness.

I will follow up with a brief phone call next Tuesday to see if you have any questions. Alternatively, you can reach me directly at [Phone Number] or [Email Address] to schedule a 15-minute review.

Best regards,

[Your Name]
[Your Title]
[Agency Name]