

[Date]

[Client Name]

[Company Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Recommendation for Cyber Business Interruption Coverage

Dear [Client Name],

Following our recent review of your current risk management profile, I am writing to formally recommend the addition of Cyber Business Interruption (CBI) coverage to your insurance portfolio.

As your business grows increasingly dependent on digital infrastructure and third-party vendors, the financial impact of a system failure or cyberattack extends beyond data recovery. A significant outage can lead to a total cessation of operations, resulting in substantial revenue loss and ongoing fixed expenses.

The proposed Cyber Business Interruption coverage is designed to protect your company against:

- **Loss of Income:** Compensation for net profit that would have been earned during a period of downtime.
- **Fixed Operating Expenses:** Coverage for ongoing costs such as payroll and rent that must be paid despite the disruption.
- **Extra Expenses:** Reimbursement for costs incurred to minimize downtime or speed up the recovery process.
- **System Failure:** Coverage for non-malicious technical failures or human errors that result in business downtime.
- **Dependent Business Interruption:** Protection against losses caused by an outage at a critical third-party service provider or cloud host.

Given the rising frequency of ransomware and supply chain disruptions, we believe this coverage is essential to ensuring your company's long-term financial resilience. Without this protection, the costs associated with even a few days of downtime could be catastrophic.

I have attached a quote detailing the premiums and limits for your review. Please let me know if you would like to schedule a brief call to discuss how this integration fits into your current policy.

Sincerely,

[Your Name]

[Your Title]

[Insurance Agency Name]