

[Date]

[Client Name]

[Company Name]

[Street Address]

[City, State, Zip Code]

Subject: Important Update: Modernizing Your Commercial Property Protection

Dear [Client Name],

In today's digital landscape, the definition of "property" has evolved. While your current Commercial Property policy protects your physical assets like buildings and equipment, the digital infrastructure that runs your business faces increasing risks that traditional policies were not designed to cover.

To ensure your business remains resilient, we are recommending the addition of Cyber Liability Coverage to your existing insurance portfolio. This modernization bridges the gap between physical damage and digital threats, providing essential protection for:

- **Data Breach Response:** Covering costs for forensic investigations, legal fees, and notifying affected customers.
- **Business Interruption:** Compensating for lost income if a cyber-attack or system failure shuts down your operations.
- **Cyber Extortion:** Assistance and coverage in the event of ransomware attacks.
- **Digital Asset Restoration:** Costs to recover or recreate lost data and software.

Recent industry data shows that mid-sized businesses are increasingly targeted by cyber threats. Integrating this coverage now ensures that a digital event does not result in a permanent financial setback for your company.

I will follow up with you next week to discuss how we can tailor this coverage to your specific operational needs. In the meantime, please feel free to contact me at [Phone Number] or [Email Address] if you have immediate questions.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]