

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Policy Renewal and Recommendation for Equipment Breakdown Coverage

Dear [Client Name],

Your [Policy Type] policy is scheduled for renewal on [Renewal Date]. As we review your current coverage, we strongly recommend adding Equipment Breakdown Insurance to your protection plan.

Standard property insurance often excludes losses caused by mechanical failure, electrical short circuits, or pressure vessel explosions. Equipment Breakdown coverage fills this gap by protecting your essential systems, including:

- Heating and cooling systems (HVAC)
- Electrical distribution panels
- Computers and communication systems
- Boilers and pressure vessels
- Production and manufacturing machinery

In addition to repair and replacement costs, this coverage can also provide reimbursement for business income lost during the downtime and expenses incurred to speed up repairs.

We have included a quote for this addition along with your renewal package. Please review the attached documents and contact us at [Phone Number] or [Email Address] to authorize this addition or to discuss your options further.

Thank you for choosing [Agency/Company Name] for your insurance needs.

Sincerely,

[Agent Name]

[Title]

[Agency Name]