

[Date]

[Policyholder Name]

[Business Name]

[Address]

[City, State, Zip]

Subject: Important Enhancement to Your Business Insurance Policy

Dear [Policyholder Name],

We are writing to offer you an important addition to your current insurance policy: Equipment Breakdown Coverage. While your standard property insurance covers external risks like fire or theft, it often excludes internal failures of critical business machinery.

This coverage is designed to protect your small business against the high costs of repairing or replacing equipment that breaks down due to mechanical failure, electrical short circuits, or power surges.

What is covered?

- Heating and cooling systems (HVAC)
- Computers, servers, and phone systems
- Manufacturing and production machinery
- Electrical panels and circuit breakers
- Refrigeration units and boilers

Why add this coverage?

- **Property Damage:** Covers the cost to repair or replace damaged equipment.
- **Business Income:** Reimburses lost income if your business must close during repairs.
- **Spoilage:** Covers the loss of perishable goods resulting from a breakdown.

The estimated monthly premium to add this protection to your policy is \$[Amount].

To add this coverage or to discuss your options in more detail, please contact your agent at [Phone Number] or reply to this email.

Thank you for choosing [Insurance Company Name] to protect your business.

Sincerely,

[Sender Name]

[Title]

[Insurance Company Name]