

[Your Name/Agency Name]

[Address]

[City, State, Zip Code]

[Phone Number]

[Email]

[Date]

[Client Name]

[Restaurant Name]

[Address]

[City, State, Zip Code]

Subject: Proposal for Equipment Breakdown Coverage Addition

Dear [Client Name],

I am writing to propose adding Equipment Breakdown Coverage to your current insurance policy for [Restaurant Name].

Standard property insurance often excludes mechanical or electrical failure. This specific coverage is designed to protect your business against the financial impact of sudden failures of critical equipment, including:

- Refrigeration and walk-in coolers
- Commercial ovens and stoves
- HVAC systems
- Point-of-Sale (POS) systems and electronics
- Boilers and water heaters

In the event of a breakdown, this coverage helps pay for:

- The cost to repair or replace damaged equipment.
- Loss of income caused by a business interruption.
- Spoilage of food and inventory.
- Expenses to expedite repairs (temporary rentals or shipping).

The estimated additional premium for this coverage is \$[Amount] per year. Given the high cost of specialized restaurant machinery, this addition provides vital protection for your daily operations.

Please let me know if you would like to add this to your policy or if you have any questions regarding the terms and limits.

Sincerely,

[Your Name]  
[Your Title]