

Date: [Insert Date]

Policyholder Name: [Insert Name]

Policy Number: [Insert Policy Number]

Property Address: [Insert Address]

Subject: Notice of Addition: Comprehensive Equipment Breakdown Endorsement

Dear Policyholder,

We are writing to inform you that a **Comprehensive Equipment Breakdown Endorsement** has been added to your insurance policy, effective [Insert Date].

While standard property insurance typically covers damage from external causes like fire or wind, it often excludes losses caused by internal mechanical or electrical failure. This new endorsement expands your protection to cover the repair or replacement of essential equipment due to sudden and accidental breakdown.

Covered Equipment Includes:

- Heating and cooling systems (HVAC)
- Power panels and electrical distribution systems
- Water heaters and boilers
- Major kitchen and laundry appliances
- Home security and smart home systems
- Computers and home electronics

Key Benefits:

- Coverage for mechanical breakdown, electrical short circuits, and power surges.
- Reimbursement for spoiled food resulting from a covered breakdown.
- Expediting expenses to hasten repairs.
- Coverage for "Green" upgrades to more energy-efficient models during replacement.

Please review the enclosed endorsement schedule for specific limit amounts and applicable deductibles. This document should be kept with your original policy records.

If you have any questions regarding this new coverage or wish to discuss your policy limits, please contact your agent at [Insert Phone Number] or visit our website at [Insert Website].

Thank you for choosing [Insert Company Name].

Sincerely,

[Insert Name/Signature]
[Insert Title]
[Insert Company Name]