

[Date]

[Client Name]  
[Client Address]  
[City, State, Zip]

Dear [Client Name],

Your business relies on technology every day to remain operational. While your current commercial property insurance covers external risks like fire or theft, it may not protect you from internal failures such as power surges, mechanical breakdowns, or electronic circuitry failure.

We are recommending the addition of a **Technology Equipment Breakdown Coverage Endorsement** to your policy. This endorsement is designed to fill the gaps in your protection by covering:

- **Mechanical Breakdown:** Failure of servers, computers, and specialized hardware.
- **Electrical Arcing:** Damage caused by short circuits or power surges.
- **Business Interruption:** Lost income and extra expenses incurred while equipment is being repaired.
- **Data Restoration:** Costs to replace or recreate lost data resulting from a covered breakdown.

Standard warranties often expire or have limited scopes. This endorsement ensures that a sudden technical failure does not result in a significant financial loss or a total halt in your production.

I will follow up with you next week to discuss how this coverage fits your specific risk profile. In the meantime, please feel free to contact me at [Phone Number] or [Email Address] with any questions.

Sincerely,

[Your Name]  
[Your Agency Name]