

Subject: Important Update to Your Landlord Insurance Policy: Equipment Breakdown Coverage

Dear [Policyholder Name],

We are writing to inform you of a new enhancement available for your landlord insurance policy, number [Policy Number], covering the property located at [Property Address].

We have now added an **Equipment Breakdown Endorsement** to your coverage. This endorsement provides protection for the sudden and accidental mechanical or electrical failure of essential building systems and appliances that are often excluded from standard property insurance policies.

What is covered:

- Heating and air conditioning systems (HVAC)
- Water heaters and boilers
- Electrical distribution panels
- Major appliances provided by the landlord (refrigerators, stoves, washers/dryers)
- Security and communication systems

What this means for you:

While your standard policy covers perils like fire or windstorm, it typically does not cover internal failures such as a motor burnout or a power surge. This endorsement bridges that gap, helping you avoid significant out-of-pocket repair or replacement costs.

This coverage is effective as of [Effective Date]. The additional annual premium for this endorsement is \$[Amount], which will be reflected in your next billing statement.

Please review the enclosed endorsement summary for specific limits, sub-limits, and deductibles. If you have any questions or wish to opt-out of this additional coverage, please contact our office at [Phone Number] or [Email Address] by [Deadline Date].

Thank you for choosing [Insurance Agency/Company Name] for your property protection needs.

Sincerely,

[Your Name/Agent Name]

[Title]

[Company Name]