[Date]

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

Subject: Recommendation for Water Backup and Sump Discharge Coverage

Dear [Client Name],

While reviewing your current homeowners insurance policy, [Policy Number], I noticed that you do not currently have the Water Backup and Sump Discharge or Overflow Endorsement included in your coverage.

Standard homeowners policies typically exclude damage caused by water that backs up through sewers or drains, or water that overflows from a sump pump. This endorsement provides essential protection for your floors, walls, furniture, and personal property should such an event occur.

Why this coverage is important:

- Sewer lines can become blocked by tree roots or debris.
- Heavy rain can overwhelm municipal sewer systems.
- Sump pumps can fail due to mechanical breakdown or power outages.
- Cleanup and restoration costs for water damage are often high.

We offer several limit options for this coverage, typically ranging from $[Amount] to $[Amount]. Adding this protection is generally very affordable and provides significant peace of mind.

Please contact our office at [Phone Number] or [Email Address] to discuss adding this endorsement to your policy or to receive a specific premium quote.

Sincerely,

[Agent Name]
[Agency Name]