Subject: Important Information Regarding Your Water Backup Coverage

Dear [Policyholder Name],

As part of your annual policy review for policy number [Policy Number], we would like to discuss your **Water Backup and Sump Discharge or Overflow Endorsement**.

Standard homeowners insurance policies typically do not cover damage caused by water that backs up through sewers or drains, or overflows from a sump pump. This endorsement provides essential protection for your floors, walls, and personal property should such an event occur.

Current Coverage Details:

- Current Endorsement Status: [Active/Not Included]
- Current Coverage Limit: $[Amount]
- Current Deductible: $[Amount]

Why Review This Coverage?

Basement finishing projects, changes in local infrastructure, or rising repair costs may mean your current limit is no longer sufficient to cover a total loss. We recommend reviewing your limit to ensure it aligns with the current value of your home's lower levels.

Next Steps:

If you wish to increase your coverage limits or add this endorsement to your policy, please contact our office at [Phone Number] or reply to this email by [Date].

Thank you for choosing [Agency/Company Name] for your insurance needs.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]