[Date]

[Homeowner Name]
[Property Address]
[City, State, Zip Code]

Subject: Important Recommendation Regarding Your Homeowner's Insurance

Dear [Homeowner Name],

Congratulations on your new home! As you settle in, we want to ensure you are fully protected against common risks that may not be covered under a standard policy.

We strongly recommend adding **Water Backup and Sump Pump Overflow Coverage** to your policy. While standard insurance typically covers damage from burst pipes, it often excludes damage caused by water backing up through sewers, drains, or the failure of a sump pump.

Why this coverage is important:

- **Sewer Backups:** Heavy rain or neighborhood line blockages can force water back into your home.
- **Sump Pump Failure:** Mechanical failure or power outages can cause your basement to flood.
- **High Repair Costs:** Cleaning up water damage and replacing drywall or flooring can cost thousands of dollars out of pocket.

This protection is typically very affordable and provides significant peace of mind. We can easily add this endorsement to your existing policy to ensure your investment is protected from the ground up.

Please contact our office at [Phone Number] or [Email Address] to discuss your coverage limits and receive a quote.

Sincerely,

[Your Name]
[Your Title]
[Agency/Company Name]