[Date]

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

Subject: Insurance Proposal for Finished Basement Water Backup Coverage

Dear [Client Name],

Following our recent review of your homeowners insurance policy, I am writing to recommend adding Water Backup and Sump Pump Overflow coverage. Because your basement is finished, the potential cost of water damage is significantly higher than in an unfinished space.

**The Risk:**
Standard homeowners policies typically do not cover damage caused by water that backs up through sewers or drains, or overflows from a sump pump. Without this specific endorsement, repairs to your drywall, flooring, and personal belongings would be paid out of pocket.

**Proposed Coverage Options:**

- Option 1: $[Amount] Coverage Limit - Annual Premium: $[Price]
- Option 2: $[Amount] Coverage Limit - Annual Premium: $[Price]
- Option 3: $[Amount] Coverage Limit - Annual Premium: $[Price]

**What is Covered:**
This coverage helps pay for the discharge of water from a sewer, drain, or sump pump. It includes the cost of water extraction, mold remediation, and the replacement of finished materials like carpeting and furniture.

To add this protection to your policy or to discuss these limits in more detail, please contact me at [Phone Number] or [Email Address].

Sincerely,

[Agent Name]
[Agency Name]