[Date]

[Insured Name]
[Address Line 1]
[Address Line 2]

Re: Policy Renewal - [Policy Number]

Dear [Insured Name],

Your homeowners insurance policy is approaching its renewal date of [Renewal Date]. As we review your current coverage, we strongly recommend adding a **Water Backup and Sump Pump Overflow Endorsement** to your policy.

It is important to note that a standard homeowners policy typically does not cover damage caused by water that backs up through sewers or drains, or overflows from a sump pump. This type of damage can be extremely costly to repair, especially if it affects finished basements, flooring, or drywall.

By adding this endorsement, you will be protected against:

- Water backing up through sewers or drains.
- Water overflowing from a sump pump or related equipment.
- Physical loss to property caused by these incidents.

The cost to add this protection is [Estimated Premium Amount] per year. Given the potential for thousands of dollars in cleanup and repair costs, we believe this is a vital addition to your insurance program.

To add this coverage or to discuss your renewal in more detail, please contact our office at [Phone Number] or reply to this email.

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

Sincerely,

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