[Date]

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

Subject: Important Recommendation Regarding Your Property Insurance - Water Backup Coverage

Dear [Client Name],

In reviewing your property insurance policy for your location at [Property Address], I have noted that your current coverage does not include protection for Water Backup and Sump Pump Overflow.

Your property is located in an area identified as having an increased risk for drainage issues. Standard homeowners or business insurance policies typically exclude damage caused by water that backs up through sewers or drains, or overflows from a sump pump. Without a specific endorsement, the cost of repairing water damage to floors, walls, and personal property from such an incident would be your responsibility.

I strongly recommend adding **Water Backup and Sump Pump Overflow Coverage** to your policy. This coverage provides protection for:

- Water that backs up through sewers or drains.
- Water that overflows or is discharged from a sump, sump pump, or related equipment.
- Property damage and cleanup costs associated with these incidents.

Please contact our office at [Phone Number] or [Email Address] to discuss the available coverage limits and to receive a quote for adding this protection to your policy. Since we have identified your location as a high-risk area, we advise addressing this gap as soon as possible.

Thank you for your trust in our services.

Sincerely,

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