[Current Date]

[Policyholder Name]
[Business Name]
[Mailing Address]
[City, State, Zip Code]

RE: Notice of Endorsement - Water Backup and Sump Overflow Coverage

Policy Number: [Your Policy Number]

Dear [Policyholder Name],

This letter serves as formal notification that the Water Backup and Sump Pump Overflow Endorsement has been added to your commercial property insurance policy, effective [Effective Date].

Coverage Overview:

This endorsement extends your property coverage to include direct physical loss caused by water or water-borne material which:

- Backs up through sewers or drains; or
- Overflows or is discharged from a sump, sump pump, or related equipment.

Limits and Deductibles:

- Coverage Limit: $[Amount] per occurrence
- Applicable Deductible: $[Amount] per occurrence

Please note that this coverage is subject to the terms, conditions, and exclusions outlined in the attached endorsement schedule. Specifically, this endorsement does not cover losses resulting from flood, surface water, or the failure to maintain power to a sump pump (unless otherwise specified).

We recommend reviewing your updated policy documents in their entirety. If you have any questions regarding this endorsement or wish to adjust your coverage limits, please contact your insurance agent at [Agent Phone Number] or [Agent Email Address].

Thank you for choosing [Insurance Company Name] for your commercial insurance needs.

Sincerely,

[Sender Name/Underwriter]
[Title]
[Insurance Company Name]