[Date]

[Policyholder Name]
[Address Line 1]
[Address Line 2]

Subject: Important Notice Regarding Severe Weather and Water Backup Coverage

Dear [Policyholder Name],

With severe weather forecasted for our area, we want to ensure you are prepared. Heavy rainfall can often lead to rising water levels and pressure on local sewer and drainage systems, increasing the risk of water backing up into your home.

We are writing to remind you that standard homeowners insurance policies typically do not cover damage caused by water backing up through sewers or drains unless a specific endorsement is added to the policy.

Immediate Actions to Take:

- Check your sump pump to ensure it is plugged in and functioning correctly.
- Clear debris from basement drains and outdoor gutters.
- Review your current policy declarations page to confirm if you have "Water Backup and Sump Overflow" coverage.

If you do not currently have this coverage, or if you are unsure of your limit, please contact us immediately at [Phone Number]. We can discuss adding this protection to your policy before the storm arrives.

Stay safe and please let us know if you have any questions.

Sincerely,

[Your Name/Agency Name]
[Contact Information]
[Website]