[Date]

[Policyholder Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Subject: Important Follow-Up Regarding Your Water Backup Coverage

Dear [Policyholder Name],

We are writing to follow up on your recent decision to decline Water Backup and Sump Pump Overflow coverage for your policy, [Policy Number].

Our records indicate that this coverage was previously offered but was not selected for your current term. We want to ensure you fully understand that without this endorsement, your policy typically does not cover damage caused by water that backs up through sewers or drains, or overflows from a sump pump.

Water backup damage can be costly and is often not covered by standard homeowner's insurance. Because risks can change, we recommend reviewing this option periodically to ensure your property is adequately protected.

If you would like to add this coverage or if you have any questions regarding the cost and limits available, please contact our office at [Phone Number] or email us at [Email Address].

If you still wish to decline this coverage, no further action is required at this time.

Sincerely,

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