

[Date]

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

Subject: Proposal for Cyber Liability Insurance Extension

Dear [Client Name],

As part of our commitment to protecting [Business Name], I am writing to propose adding a Cyber Liability Extension to your existing insurance policy, [Policy Number].

In today's digital environment, small businesses are increasingly targeted by cyber threats. This extension is designed to provide critical financial protection against risks that standard general liability policies typically do not cover.

Proposed Coverage Highlights:

- Data Breach Response Costs (Notification, credit monitoring, and legal fees)
- Cyber Extortion and Ransomware Protection
- Business Interruption Loss (Lost income due to system downtime)
- Digital Asset Restoration
- Third-Party Liability (Defense costs and settlements)

Premium Information:

- Current Annual Premium: \$[Amount]
- Additional Premium for Cyber Extension: \$[Amount]
- **New Total Annual Premium: \$[Total Amount]**

To accept this proposal and extend your coverage, please sign below and return this letter by [Date]. If you have any questions regarding the specific limits or exclusions of this extension, please contact me at [Phone Number] or [Email].

Sincerely,

[Your Name]
[Your Title]
[Agency Name]

Acceptance:

I, [Client Name], authorize the addition of the Cyber Liability Extension to my policy as outlined above.

Signature: _____ Date: _____