

Date: [Insert Date]

To: [Policyholder Name]

[Business Name]

[Address Line 1]

[Address Line 2]

Subject: Important Enhancement to Your Insurance Policy - E-Commerce Cyber Liability Endorsement

Dear [Policyholder Name],

As your business continues to grow its online presence, it is exposed to increasing digital risks. To ensure your e-commerce operations are fully protected, we are pleased to offer a new **Cyber Liability Endorsement** for your current policy: [Policy Number].

This endorsement is specifically designed to address the vulnerabilities of online retail, including:

- **Data Breach Coverage:** Costs related to customer notification and legal fees following a hack.
- **Business Interruption:** Coverage for lost income if a cyberattack shuts down your website.
- **Cyber Extortion:** Support and payment coverage in the event of ransomware attacks.
- **Payment Card Industry (PCI) Fines:** Coverage for penalties related to credit card data mishandling.

Offer Details:

Additional Annual Premium: [Insert Amount]

Coverage Limit: [Insert Limit Amount]

Effective Date: [Insert Date]

To add this protection to your policy, please sign the enclosed acceptance form and return it to us by [Deadline Date]. If you have any questions regarding how this coverage integrates with your existing plan, please contact your agent at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Company Name]

[Title]

[Contact Information]