

[Date]

[Policyholder Name]

[Address]

[City, State, Zip Code]

Re: Important Enhancement for Homeowners Policy #[Policy Number]

Dear [Policyholder Name],

While reviewing your current homeowners insurance policy, I noticed that you do not currently have Identity Theft Restoration coverage. With the increasing frequency of data breaches and online fraud, I am writing to recommend adding this protection to your policy.

Standard homeowners insurance typically covers physical damage to your property, but it often provides little to no protection against the financial and legal complications of identity theft. By adding an Identity Theft endorsement, you can receive coverage for:

- Access to a dedicated fraud specialist to help restore your credit.
- Reimbursement for lost wages due to time taken off work.
- Coverage for legal fees and administrative expenses.
- Loan re-application fees if your credit was impacted.

This coverage is highly affordable, usually costing only a few dollars per month. It provides peace of mind knowing that experts will be available to help you navigate the complex process of restoring your identity if it is ever stolen.

Please contact our office at [Phone Number] or [Email Address] to receive a quote or to add this protection to your policy immediately. We can update your coverage over the phone in just a few minutes.

Thank you for trusting [Agency Name] with your insurance needs.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]