

[Date]

[Client Name]

[Client Company Name]

[Address]

[City, State, Zip Code]

Re: Proposal for Loss of Business Income Coverage Enhancement

Dear [Client Name],

Following our recent review of your current insurance portfolio, I am writing to propose an enhancement to your Business Owners Policy specifically regarding **Loss of Business Income (Business Interruption)** coverage.

While your existing policy provides basic protection, the proposed enhancement aims to address potential financial gaps during a forced suspension of operations. The key features of this enhancement include:

- **Extended Period of Indemnity:** Continues coverage even after physical repairs are complete until your business income returns to pre-loss levels.
- **Extra Expense Coverage:** Provides funds for temporary relocation, equipment rental, and expedited shipping to minimize downtime.
- **Civil Authority Coverage:** Protects against income loss if access to your premises is prohibited by government order due to damage in the immediate vicinity.
- **Dependent Properties Coverage:** Protects your income if a key supplier or anchor tenant suffers a loss that impacts your ability to do business.

Proposed Premium Adjustment: \$[Amount]

In today's economic climate, ensuring that your cash flow remains stable during a recovery period is vital for long-term survival. I have attached the detailed policy endorsement and a comparison summary for your review.

I will follow up with you on [Date/Time] to discuss this proposal. In the meantime, please contact me at [Phone Number] or [Email] if you have any questions.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]