

The Holiday and Business-Review Client Newsletter Kit

2 ready-to-edit client email issues for independent insurance agencies: one personal lines, one commercial lines

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How to use this kit

1. **Replace every placeholder** in double curly braces (table below) with your agency's details or your email platform's merge tags.
2. **Check every fact against your own policy forms, carriers and state rules.** Coverage varies by policy and state. These issues name no carriers and quote no rates, and they should stay that way unless you add approved wording.
3. **Keep the footer lines:** the AI-assistance line ("Drafted with AI assistance and reviewed by [your agency]"), the general-information disclaimer, the source list, your postal address and the unsubscribe link.
4. **Send only to clients and contacts who agreed to hear from you,** through your own email platform.
5. **Make it yours.** Cut sections that don't fit your clients, add a local note, and have the person who signs it read it top to bottom before it goes out.

Placeholder	Replace with
{{AGENCY_NAME}}	Your agency's name, exactly as clients know it
{{FIRST_NAME default: "there"}}	Your email platform's first-name merge tag (with a fallback such as "there")
{{AGENCY_PHONE}}	The phone number you want clients to call (or delete the line)
{{AGENCY_SIGNATURE}}	Your sign-off, e.g. "The team at [agency]"
{{AGENCY_POSTAL_ADDRESS}}	Your valid postal address (required on commercial email under CAN-SPAM)
{{UNSUBSCRIBE_LINK}}	Your email platform's unsubscribe merge tag

About these drafts: they were drafted with AI assistance and checked against the sources listed at the end of each issue. They are general information, not legal, tax or insurance advice, and your firm is responsible for reviewing what it sends.

Issue 1: Holiday season: 5 coverage gaps that show up in December

Subject line: Holiday season: 5 coverage gaps that show up in December

Preview text: Package theft, delivery-app driving, holiday hosting and home-based sellers.

Best send window: Early December

Written for: Personal-lines clients of an independent insurance agency

The holiday-season coverage check

From {{AGENCY_NAME}}

Hi {{FIRST_NAME | default: "there"}},

December changes how people use their homes and cars. There are more deliveries, more guests, more side income and more driving. Each one can expose a coverage gap. Here are five to check before the busiest weeks.

1. Stolen packages

Theft of delivered packages may be covered under the personal property part of a homeowners or renters policy, but **your deductible applies**. For most packages, the loss is smaller than the deductible, so prevention usually beats a claim:

- Ship to a locker, a pickup point or your workplace when you can.
- Ask for a signature on expensive items.
- Bring packages in promptly or ask a neighbor to.
- Report theft to the retailer or shipper first. Many will reship or refund.

2. Driving for delivery or rideshare apps

Picking up seasonal shifts with a delivery or rideshare app? **Many personal auto policies exclude or limit coverage while you're driving for pay**. The app company's insurance may apply only during certain stages of a trip. Many insurers offer a rideshare or delivery endorsement. Call us before your first shift, not after an accident.

3. Selling from home

Baking, crafting or reselling for the holidays? A typical homeowners policy offers only limited coverage for business property: commonly **about \$2,500 at home and \$250 away from home**

(Insurance Information Institute). It may not cover business liability, such as a customer injury or a product problem, at all. Depending on the size of the business, a home-business endorsement or a small business policy can fill that gap.

4. Hosting guests

Before the party:

- Clear and light walkways, steps and driveways, and salt icy spots.
- Secure pets that get anxious around visitors.
- If you serve alcohol, plan rides home and offer non-alcoholic drinks.
- If you're hiring help (caterers, valet, a bartender), ask whether they carry their own insurance.

Hosting raises your liability exposure. If your assets have grown, ask us whether your liability limits, or an umbrella policy, still fit.

5. Valuable gifts

Jewelry, watches, cameras and other high-value gifts can exceed the special limits many homeowners policies place on certain categories, especially for theft. If you're giving or receiving something valuable, keep the receipt or appraisal and ask us about scheduling it on your policy.

Traveling for the holidays?

Set the thermostat no lower than 55°F, stop the mail or have it held, put a few lights on timers, and don't post travel plans publicly until you're home.

Questions about any of these? Reply here or call {{AGENCY_PHONE}}.

Happy holidays from all of us,

{{AGENCY_SIGNATURE}}

Drafted with AI assistance and reviewed by {{AGENCY_NAME}}.

General information only, not a description of your policy or professional advice. Coverage depends on your policy's terms, conditions and exclusions. Contact {{AGENCY_NAME}} about your situation.

Sources: Insurance Information Institute, home-based business insurance and rideshare and delivery driver coverage; American Red Cross, frozen pipes guidance.

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Issue 2: Before your renewal: a 7-point coverage review for your business

Subject line: Before your renewal: a 7-point coverage review for your business

Preview text: New hires, new equipment, new contracts: what changed this year, and what to tell us.

Best send window: Year-end (November-December), or 60-90 days before a client's renewal

Written for: Small-business (commercial-lines) clients of an independent insurance agency

The year-end business coverage review

From {{AGENCY_NAME}}

Hi {{FIRST_NAME | default: "there"}},

Most small businesses change more in a year than their insurance does. A new hire, a bigger contract, a new van, a laptop full of customer data: each can change what you need and what you pay. Year-end, before you close the books and before renewal, is the easiest time to catch the gaps.

Here are seven questions. If any answer is "yes" or "not sure", reply to this email and we'll review it with you.

1. Did your payroll, revenue or headcount change?

Premiums for coverages like workers compensation and general liability are often based on estimates of payroll or sales. Many policies are **audited after the policy period**, and if the real numbers came in higher, you may owe additional premium. Telling us about growth early avoids a surprise bill later, and if business slowed, an update may help too.

Also: most states require workers compensation once you have employees, and the rules vary by state. If you added your first employee, or hired in a new state, let us know.

2. Did you buy equipment, inventory or tools?

If you've added computers, machinery, tools or stock, check that your business property limits still reflect what it would cost to replace everything. Tools and equipment that travel to job sites may need separate coverage (often called inland marine or equipment coverage). Coverage at your premises may not follow them.

3. Do employees drive for the business?

If you or your employees run errands, visit clients or make deliveries in personal cars, your business could be pulled into a claim after an accident. **Hired and non-owned auto coverage** is designed for

this situation. If the business owns vehicles, make sure every one, and every regular driver, is listed.

4. Do you store customer or employee data?

Payment details, Social Security numbers, health information, even a simple customer email list. Many standard business policies offer little or no coverage for data breaches, ransomware or the cost of notifying affected people. Ask us about **cyber liability coverage**, and in the meantime, turn on multi-factor authentication for email and banking.

5. Could you keep paying bills if you had to close for a while?

A fire, a burst pipe or a storm can shut a business down for weeks. **Business income (business interruption) coverage** can help replace lost income and pay ongoing expenses after a covered loss. It's often part of a business owners policy (BOP), but the limits and waiting period vary. Ask us how many months yours would actually cover.

6. Did you sign new contracts or leases?

Landlords, general contractors and larger clients often require specific liability limits, "additional insured" status or a certificate of insurance. Send us the insurance section of any new contract **before you sign**, so we can confirm your policy meets it.

And if you hire subcontractors, collect their certificates of insurance each year. If they're uninsured, a claim from their work could land on your policy.

7. Is your liability protection still sized for your business?

As revenue and assets grow, so does what's at stake in a lawsuit. A **commercial umbrella** policy adds liability limits above your general liability, auto and employer's liability coverage. Ask whether one makes sense for you.

What to send us

To make a review quick, reply with whatever applies: your current payroll and revenue estimates, any new locations, vehicles or major equipment, new contracts with insurance requirements, and any changes to the services you offer.

Questions? Reply here or call {{AGENCY_PHONE}}.

Here's to a strong year ahead,

{{AGENCY_SIGNATURE}}

Drafted with AI assistance and reviewed by {{AGENCY_NAME}}.

This newsletter is general information, not a description of your policy or professional advice.

Coverage depends on the terms, conditions and exclusions of your policy, and requirements vary by state. Contact {{AGENCY_NAME}} about your situation.

Sources: Insurance Information Institute, business owners policy (BOP), workers compensation, business interruption insurance, cyber liability and commercial umbrella guidance; U.S. Small Business Administration, "Get business insurance."

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