## 1: Purchase of a Business or Startup New Prospect Referral

### EMAIL

Hi (INSERT FIRST NAME)

Congratulations on your new business! (INSERT REFERRAL NAME/COMPANY) referred you to our agency and thought we could help you get the right insurance to protect you and your new business.

As a new business owner, we know that you have a lot on your plate and we would like to assist you by making the insurance process easy. Getting the right coverage is essential to make sure your business can weather whatever incidents lie ahead–from damages to property to employee accidents. At (INSERT AGENCY NAME), we will work to find you the right coverage for the right price.

We would like to set up a time to talk about your business and different coverages. You can email me at (INSERT EMAIL AND/OR CALENDER LINK). Or please feel free to call our office at (INSERT PHONE NUMBER).

In the meantime, here is a link to our FAQ sheet about insuring a small business that might help you with your initial questions. (INSERT LINK)

I look forward to connecting with you soon! Best,

### LETTER

Hi (INSERT FIRST NAME),

Congratulations on your new business! (INSERT REFERRAL NAME/COMPANY) referred you to our agency and thought we could help you get the right insurance to protect you and your new business.

As a new business owner, we know that you have a lot on your plate and we would like to assist you by making the insurance process easy. Getting the right coverage is essential to make sure your business can weather whatever incidents lie ahead – from damages to property to employee accidents. At (INSERT AGENCY NAME), we will work to find you the right coverage for the right price.

We would like to set up a time to talk about your business and different coverages. You can email me at (INSERT EMAIL) o*r* please feel free to call our office at (INSERT PHONE NUMBER).

In the meantime, enclosed is our FAQ sheet about insuring a small business that might help you with your initial questions.

I look forward to working with you! Best,

### VOICEMAIL MESSAGE

Hi (INSERT FIRST NAME. This is (INSERT NAME/AGENCY NAME). (INSERT REFERRAL NAME/COMPANY)

referred you to our agency because of your new business. We would be happy to assist you with your insurance needs to help you get the right protection for you and your business. If you would like to talk about your insurance options, please give me a call at (INSERT PHONE NUMBER). I look forward to hearing from you.

## Current Customer Who Opened a New Business

### EMAIL

Hi (INSERT FIRST NAME),

Congratulations on opening your new business! Would you like to talk about options for insurance coverage?

As a new business owner, we know that you have a lot on your plate and we would like to assist you by making the insurance process easy. Getting the right coverage is essential to make sure your business can weather whatever incidents lie ahead.

We want to make sure you have the right coverage to protect you and your business and given your other insurance with our agency, there might be opportunities for discounts and savings.

We would like to setup a meeting with you to discuss your new business and your specific needs so we can start working on getting you quotes. You can email me or use my calendar link to set up a time to talk (INSERT EMAIL AND CALENDAR LINK). Or please feel free to call me at (INSERT PHONE NUMBER).

In the meantime, here is a link to our FAQ sheet about insuring a small business that might help you with your initial questions. (INSERT LINK)

Best, LETTER

Hi (INSERT FIRST NAME),

Congratulations on opening your new business! Would you like to talk about options for insurance coverage?

As a new business owner, we know that you have a lot on your plate and we would like to assist you by making the insurance process easy. Getting the right coverage is essential to make sure your business can weather whatever incidents lie ahead – from damages to property to employee accidents.

We want to make sure you have the right coverage to protect you and your business and given your other insurance with our agency, there might be opportunities for discounts and savings.

We would like to setup a meeting with you to discuss your new business and your specific needs so we can start working on getting you quotes. You can email me at (INSERT EMAIL ADDRESS) or please feel free to call me at (INSERT PHONE NUMBER).

In the meantime, enclosed is our FAQ sheet business insurance that might help you with your initial questions.

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME)*.* This is (INSERT NAME) from (INSERT AGENCY NAME). Congrats on your new business! Do you need help with insurance? We might be able to offer savings. Let me know if you want to setup a time to talk. You can text me back when you would like to have a meeting or use my calendar link. (INSERT CALENDAR LINK).

### VOICEMAIL MESSAGE

Hi (INSERT FIRST NAME)*.* This is (INSERT NAME) from (INSERT AGENCY NAME)*.* Congratulations on opening your new business. Would you like help with insurance? Given your other insurance with us, we likely can get you more value. Please give me a call at (INSERT PHONE NUMBER) and we can discuss options. I look forward to hearing from you.

## Onboarding

### EMAIL

Hi (INSERT FIRST NAME),

Thank you for choosing (INSERT AGENCY NAME). We look forward to working with you.

Attached please find information about your insurance. I am also happy to have a call or meeting with you to review the policy and answer any questions you might have.

We also wanted to share some additional information about our agency that might be helpful as we continue to work together:

* + Our office hours are (INSERT OFFICE HOURS). If you need to get in touch when we’re closed, please (INSERT CONTACT INFORMATION)*.*
  + We regularly share helpful tips as well as important updates on social media (INSERT SOCIAL LINKS).
  + We have a client portal where you can view and access your policies and provide updated information that might impact coverage. (INSERT LINK)

For additional information about working with an agency, check out our FAQ sheet. (INSERT LINK)

Lastly, we want to make sure we have on file the best way to get in touch with you. Please let us know if you prefer communication via email, phone call or text message or all three, and we will make sure to adjust our communication with you.

Best, LETTER

Hi (INSERT FIRST NAME),

Thank you for choosing (INSERT AGENCY NAME). We look forward to working with you.

Enclosed please find information about your insurance as well as resources about filing a claim and FAQs about working with an insurance agency.

If you have any questions about your policy or if you would like to review it more in depth, please feel free to call me at (INSERT PHONE NUMBER)*.*

We also wanted to share some additional information about our agency that might be helpful as we continue to work together:

* + Our office hours are (INSERT OFFICE HOURS). If you need to get in touch with us after hours, please (INSERT CONTACT INFORMATION).
  + We regularly share helpful tips as well as important updates on social media (INSERT LINKS).
  + We have a client portal where you can view and access policies and provide updated information that might impact coverage. (INSERT LINK)

Finally, if you prefer to go paperless and receive documents through email, please call us at (INSERT PHONE NUMBER) and let us know.

Best,

## Renewal

### EMAIL

Hi (INSERT FIRST NAME)

I hope this email finds you well. It is that time of year: time to review and renew your small business coverage. Your policies expire on (INSERT EXPIRATION DATE) so we want to start the renewal process to make sure there is no lapse in coverage.

I also want to make sure your information is up-to-date so I can get you the best coverage possible. Please let me know if you have had any changes that might impact your policy such as staffing adjustments, moving business locations, changes to service offerings.

To make it easy to collect this information, we created a short form for you to fill out. It shouldn’t take more than five minutes. (INSERT LINK TO FORM)

Or you can email any changes (INSERT EMAIL).

If you have any questions, please don’t hesitate to reach out. Best,

### LETTER

Hi (INSERT FIRST NAME),

I hope this email finds you well. It is that time of year: time to review and renew your small business coverage. Your coverage expires on (INSERT EXPIRATION DATE) so we want to start the renewal process to make sure there is no lapse in coverage.

I also want to make sure your information is up-to-date so I can get you the best coverage possible. Please let me know if you have had any changes that might impact your policy such as staffing adjustments, moving business locations, changes to service offerings.

Please send any changes to (INSERT EMAIL) or you can also call me at (INSERT PHONE NUMBER) to discuss.

If you have any questions, please don’t hesitate to reach out. Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). It is (INSERT NAME) from (INSERT AGENCY NAME). Your policy expires on (INSERT EXPIRATION DATE) so we would like to start the renewal process. Please fill out this form to let me know if you have made any changes to your business and I will begin working on quotes. (INSERT LINK).

## Expansion or M&A

### EMAIL

Hi (INSERT FIRST NAME),

A thriving, growing business is the objective for any small business owner. Growth is great, and it can bring additional insurance needs.

If your business has experienced significant expansion or you’re looking to grow through M&A, it might be time to talk about your current coverage and the additional protections you may need. If you are pursing acquisitions, you might want to explore solutions that protect during transactional risks.

For more information on insurance considerations, check out our tip sheet. (INSERT LINK).

If you would like to discuss the insurance needs for your business, please feel free to call me at (INSERT PHONE NUMBER).

Best, LETTER

Hi (INSERT FIRST NAME),

A thriving, growing business is the objective for any small business owner. Growth is great and can bring with it additional insurance needs or challenges.

If your business has experienced significant expansion or you’re looking to grow through M&A, it might be a good time to talk about your coverage. If you are pursing acquisitions, you might also want to explore solutions that protect from transactional risks.

For more information, enclosed is our tip sheet. (INSERT LINK)

If you would like to discuss the insurance needs for your business, please feel free to call me at (INSERT PHONE NUMBER).

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Is your business expanding? Whether through organic growth or M&A, a larger business could require additional protection. Contact us to discuss your business and if your current coverage still offers enough protection.

## Survey or Referral

### EMAIL

Hi (INSERT FIRST NAME)

We value your business and really enjoy working with you. I wanted to check in and make sure you are receiving the service and support you need. Please take a moment to review us on (INSERT LINK TO REVIEW PLATFORM).

The process is very simple and should only take a few minutes. If there is anything about our service that you would like to discuss directly, please do not hesitate to email or call me at (INSERT PHONE NUMBER). We appreciate your feedback as it enables us to make sure we are providing the best experience for our customers.

Best,

### TEXT MESSAGE:

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Your feedback is vital to making sure we are providing the best service possible to our clients. Can you please take a moment to review us on (INSERT LINK TO REVIEW PLATFORM) and share your opinion. The process takes only a few minutes. Thank you!

## Additional Insurance Coverage

### EMAIL:

Hi (INSERT FIRST NAME)

Have you thought about what would happen if your business experienced a cyber-attack? Are you protected if your business couldn’t operate for a while such as from a severe weather event or supply chain issues?

While your standard small business policies offer great protection from conventional risks there are new emerging threats such as cybercrimes, increases in extreme weather, and geopolitical factors impacting supply chains. It could be beneficial to explore insurance policies that address new threats.

If you would like to discuss, please give me a call at (INSERT PHONE NUMBER) or email me to setup a meeting.

Best,

LETTER

Hi (INSERT FIRST NAME),

Have you thought about what would happen if your business experienced a cyber-attack? Are you protected if your business couldn’t operate for a while such as from a severe weather event or supply chain issues?

While your standard small business policies offer great protection from conventional risks there are new emerging threats such as cybercrimes, increases in extreme weather, and geopolitical factors impacting supply chains. It could be beneficial to explore additional coverage to address new threats.

If you would like to discuss, please give me a call at (INSERT PHONE NUMBER) or email me at (INSERT EMAIL) to set up a meeting.

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Is your business protected from emerging threats like cyber-attacks? To make sure your business is fully protected, you might need additional coverage that goes beyond the basics. Give us a call to discuss if your business has the right coverage for new risks.

### VOICEMAIL MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Is your business protected from emerging threats like cyber-attacks? To make sure your business is fully protected, you might need additional policies that go beyond the basics. Give us a call at (INSERT PHONE NUMBER) *to* discuss if your business has the right coverage for emerging risks.

## Moving, Selling or Transferring a Business

### EMAIL

Hi (INSERT FIRST NAME)*,*

Selling or transferring a business is complicated. We thought it might be helpful to address some of the insurance considerations and answer questions you might have.

First, even you no longer own the business, you may still need insurance. You could still be liable if there are deficiencies in the products or services sold before you stepped away from the business. If you let your coverage lapse and get sued, you may have to pay expenses out of your own pocket.

There are options. If you are selling or transferring your business, you might want to consider purchasing a discontinued products or operation policy, have the buyer add you to their policy as an insured, or add a tail to your policy.

If you have any questions about insurance coverage when selling or transferring your business, please email me or give me a call at (INSERT PHONE NUMBER). You can also check out our sheet of frequently asked questions. (INSERT LINK).

Best,

### LETTER

Hi (INSERT FIRST NAME),

Selling or transferring a business is complicated. We thought it might be helpful to address some of the insurance considerations and answer questions you might have.

First, even you no longer own the business, you may still need insurance. You could still be liable if there are deficiencies in the products or services sold before you stepped away. If you let your coverage lapse and get sued, you would have to pay expenses out of your own pocket.

There are options. If you are selling or transferring your business, you might want to consider purchasing a discontinued products or operation policy, have the buyer add you to their policy as an insured, or add a tail to your policy.

If you have any questions about insurance coverage when selling or transferring your business, please email me at (INSERT EMAIL) or give me a call at (INSERT PHONE NUMBER0. Enclosed you will also find our sheet of frequently asked questions.

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Are you thinking about selling or transferring your business? There are insurance considerations to keep in mind—even after the deal is done. Check out our FAQs or give me a call at (INSERT PHONE NUMBER) to discuss. (INSERT LINK).

## Changes in Structure, Laying Off Employees

### EMAIL

Hi (INSERT FIRST NAME),

Have you had any changes to your business structure? Have you reduced or increased the number of employees? Or revamped your offerings? We thought it might be helpful to address some of the insurance considerations and answer questions you might have.

Changes in staffing might require you to adjust your workers compensation coverage. If you expanded your service offerings it might require coverage to be shifted.

If you have had business changes, please email me or call me at (INSERT PHONE NUMBER) so we can discuss the changes and how they might impact your insurance.

Also check out our tip sheet on business changes that could impact your insurance (INSERT LINK). Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Have there been service or staffing changes to your business? If so, you might need to update your coverage. Check out our FAQs or give me a call at (INSERT PHONE NUMBER) to discuss. (INSERT LINK).