

Date: [Current Date]

To: [Client Name]

Address: [Client Address]

Policy Number: [Policy Number]

Subject: Summary of Your Personal Umbrella Policy and Required Action

Dear [Client Name],

Below is a summary of your Personal Umbrella Liability Insurance policy. This policy provides an extra layer of protection over your primary auto and homeowners insurance limits.

Policy Summary

- **Policy Limit:** \$[Amount, e.g., 1,000,000]
- **Effective Date:** [Start Date]
- **Expiration Date:** [End Date]
- **Annual Premium:** \$[Amount]

Required Underlying Insurance Limits

To keep this Umbrella policy active, your primary policies must maintain the following minimum liability limits:

- **Auto Liability:** \$[Amount] per person / \$[Amount] per occurrence
- **Homeowners Liability:** \$[Amount]
- **Other (Watercraft/Rental):** \$[Amount]

Action Required: Next Steps

Please complete the following steps to ensure your coverage remains in force:

1. **Verify Underlying Limits:** Review your current auto and home insurance policies to confirm they meet the minimum requirements listed above.
2. **Report Changes:** Notify our office immediately if you have purchased new property, acquired a new vehicle, or if there are new drivers in your household.
3. **Sign and Return Documents:** Please sign the attached [Document Name] and return it to us by [Due Date].
4. **Submit Payment:** If you have not yet paid your premium, please do so via [Payment Method] by [Date].

If your underlying limits fall below the required amounts, you may have a gap in coverage for which you will be personally responsible.

Please contact us at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Agent Name]

[Agency Name]