[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Renewal and Annual Review of Your Personal Umbrella Policy

Dear [Client Name],

Your Personal Umbrella Liability Policy, number [Policy Number], is scheduled for renewal on [Renewal Date].

As your lifestyle and assets change, it is important to ensure your extra layer of liability protection remains adequate. An Umbrella policy is designed to protect your savings and future earnings in the event of a catastrophic lawsuit or claim that exceeds the limits of your primary auto or homeowners insurance.

To ensure you have the correct coverage for the coming year, please review the following life changes and notify us if any apply to you:

- Acquisition of new property (rental homes, secondary residences, or vacant land).
- Purchase of new vehicles, motorcycles, watercraft, or recreational vehicles.
- Changes in the number of drivers in your household (especially youthful drivers).
- Starting a home-based business or joining a non-profit board of directors.
- Significant changes in your total net worth.

Please also confirm that your underlying auto and homeowners policies maintain the minimum liability limits required by your Umbrella carrier to avoid any gaps in coverage.

If you would like to schedule a brief review or request a quote to increase your liability limits, please contact our office at [Phone Number] or [Email Address].

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

Sincerely,

[Agent Name]
[Agency Name]