[Date]

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

Subject: Protecting Your Assets with an Umbrella Liability Policy

Dear [Client Name],

We appreciate the trust you place in [Agency Name] to protect your home and vehicles. While your current policies provide excellent foundational coverage, we noticed a potential gap in your overall liability protection.

In today's world, a single serious accident or legal judgment can easily exceed the limits of a standard auto or homeowners policy. An Umbrella Liability policy provides an extra layer of protection, typically starting at $1 million, that kicks in after your primary insurance limits are exhausted.

Why consider an Umbrella policy?

- **Asset Protection:** Safeguards your savings, home equity, and future earnings from lawsuits.
- **Legal Defense:** Covers legal fees and court costs, which can be substantial even if you are not at fault.
- **Broad Coverage:** Provides protection for incidents not covered by standard policies, such as libel or slander.
- **Affordability:** This is often one of the most cost-effective insurance products available, usually costing only a few hundred dollars per year.

We have prepared a personalized quote for you. Adding this coverage is simple and often results in additional multi-policy discounts on your existing accounts.

Please contact us at [Phone Number] or [Email Address] to discuss how an Umbrella policy can provide you with greater peace of mind.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]