[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

Subject: Protecting Your Assets with Personal Liability Umbrella Insurance

Dear [Recipient Name],

I am writing to introduce you to an essential component of a comprehensive financial plan: Personal Liability Umbrella Insurance. While your standard auto and homeowners policies provide foundational coverage, they often have limits that may not fully protect your assets in the event of a significant legal claim or lawsuit.

A Personal Umbrella policy acts as an extra layer of protection, picking up where your other insurance leaves off. It is designed to help protect you against large liability claims such as:

- Major auto accidents involving serious injuries.
- Incidents occurring on your property.
- Defense costs and legal fees, which can be substantial even if you are not found at fault.
- Claims of libel, slander, or invasion of privacy.

In today's litigious environment, a single judgment could exceed your primary policy limits, putting your savings, home, and future earnings at risk. An umbrella policy provides peace of mind by offering millions of dollars in additional coverage for a relatively low annual premium.

I would appreciate the opportunity to review your current coverage and discuss how an umbrella policy can provide the security you and your family deserve. I will follow up with you next week to see if you have any questions, or feel free to contact me at your convenience.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title/Company Name]