

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

Subject: Strategic Umbrella Liability Proposal for [Client Name]

Dear [Client Name],

Following our recent review of your asset portfolio and risk profile, I am pleased to present a tailored Personal Umbrella Liability proposal designed to provide an extra layer of security for your lifestyle and legacy.

As your net worth grows, so does your exposure to significant legal and financial risks. Our analysis indicates that your current underlying homeowners and automobile policies may not provide sufficient protection against high-limit liability claims. This proposal addresses those gaps by providing:

- **High-Limit Coverage:** Excess liability limits ranging from \$[Amount]M to \$[Amount]M.
- **Global Protection:** Coverage for incidents occurring anywhere in the world.
- **Broad Defense Coverage:** Payment for legal defense costs, which are often outside the limit of liability.
- **Asset Shielding:** Protection against personal injury claims, including libel, slander, and defamation.

Proposed Coverage Summary:

Limit of Liability: \$[Amount]
Annual Premium Estimate: \$[Amount]
Carrier: [Insurance Company Name]

This coverage ensures that in the event of a catastrophic lawsuit, your real estate holdings, investment accounts, and future earnings remain protected.

I have attached the full policy specifications for your review. I will follow up with you on [Day of Week] to discuss this proposal in detail and answer any questions you may have.

Sincerely,

[Signature]
[Your Name]
[Your Title]
[Company Name]