

[Current Date]

[Policyholder Name]

[Street Address]

[City, State, Zip Code]

Subject: Annual Review of Your Insurance Portfolio - [Policy Number]

Dear [Policyholder Name],

Thank you for choosing [Agency Name] for your insurance needs. As part of our commitment to your financial security, we recently completed an annual review of your current coverage.

While your existing auto and home policies provide excellent foundational protection, we noticed a potential gap in your liability limits. In today's environment, a single large legal judgment or major accident can easily exceed standard policy limits, putting your savings, home, and future earnings at risk.

We highly recommend adding a **Personal Umbrella Liability Policy** to your portfolio. An Umbrella policy provides:

- An extra layer of liability protection (typically \$1 million or more) above your auto and home policies.
- Coverage for legal defense costs, which can be expensive regardless of the outcome.
- Peace of mind knowing your assets are shielded from catastrophic claims.

Because you already have your primary policies with us, an Umbrella policy is surprisingly affordable-often costing less than a dollar a day.

I will follow up with you next week to discuss a quote. If you would like to review this sooner, please call us at [Phone Number] or email [Email Address].

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]