[Your Name/Firm Name]
[Your Address]
[City, State, Zip Code]
[Date]

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

RE: Recommendation for Comprehensive Asset Protection Umbrella Policy

Dear [Client Name],

Following our recent review of your financial portfolio and current liability exposure, I am formally recommending the implementation of a Comprehensive Personal Umbrella Liability Policy (PULP).

Rationale for Recommendation

Your current underlying policies (Homeowners and Auto) provide foundational coverage; however, in the event of a catastrophic legal judgment or multi-party claim, these limits may be insufficient. An umbrella policy acts as a critical secondary layer of protection to shield your primary assets, including real estate, savings, and future earnings, from seizure or attachment.

Proposed Coverage Details

- **Recommended Limit:** $[Amount, e.g., $5,000,000]
- **Coverage Scope:** Worldwide protection against personal injury, property damage, and certain lawsuits (such as libel or slander) not covered by standard policies.
- **Defense Costs:** Coverage for legal fees and court costs, which are provided in addition to the policy limits.

Required Underlying Adjustments

To qualify for this umbrella coverage, you must maintain the following minimum limits on your primary policies:

- **Auto Liability:** $[Amount] Bodily Injury / $[Amount] Property Damage
- **Homeowners Liability:** $[Amount] Personal Liability

Next Steps

To proceed with securing this protection, please provide confirmation of your current underlying policy declarations. We will then finalize the application and bind coverage to ensure there is no gap in your protection framework.

Please contact my office at [Phone Number] if you have any questions regarding this recommendation.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]