

Date: [Insert Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Protecting Your Family's Financial Future

Dear [Recipient Name],

We work hard to provide a comfortable life and a secure future for our families. However, unexpected accidents can happen, and sometimes standard home or auto insurance limits are not enough to cover major legal claims or damages.

To ensure your family's assets, savings, and future earnings are fully protected, I would like to discuss the benefits of a **Personal Umbrella Insurance Policy**. This coverage acts as an extra layer of protection, picking up where your other policies leave off.

An Umbrella Policy provides:

- Additional liability coverage starting at \$1 million.
- Protection against lawsuits, bodily injury, and property damage claims.
- Coverage for legal defense costs, which can be expensive regardless of the outcome.
- Peace of mind knowing your family's financial umbrella is wide enough to cover the unexpected.

Because you already have [Auto/Home] insurance with us, adding this extra security is often more affordable than you might think. Many families find they can secure this significant protection for less than a dollar a day.

I would appreciate the opportunity to review your current coverage and show you how an umbrella policy fits into your long-term financial security plan. Please call me at [Phone Number] or reply to this email to schedule a brief consultation.

Sincerely,

[Your Name]

[Your Title]

[Company Name]