

[Date]

[Client Name]

[Company Name]

[Street Address]

[City, State, Zip Code]

Dear [Client Name],

Thank you for trusting [Agency Name] with your business insurance needs. We currently manage your [list current policies, e.g., General Liability and Commercial Auto] coverage, and we want to ensure your business remains fully protected as you grow.

In today's legal environment, a single large claim or lawsuit can easily exceed the limits of a standard primary policy. To address this risk, we recommend adding a **Commercial Umbrella Liability** policy to your portfolio.

A Commercial Umbrella policy provides:

- Extra protection above your existing liability limits.
- Coverage for catastrophic losses that could otherwise threaten your business assets.
- Affordable peace of mind with high coverage limits for a relatively low premium.

Since we already have your primary information on file, providing a quote for an Umbrella policy is a quick and simple process.

Are you available for a brief five-minute call next week to discuss how this extra layer of security can benefit your business? Please let us know a time that works best for you, or call us at [Phone Number].

Sincerely,

[Agent Name]

[Agency Name]

[Email Address]

[Website]