

Subject: Protecting what you have worked so hard to build

Dear [Client Name],

As your trusted insurance advisor, I frequently review your current coverage to ensure you are fully protected. While your standard homeowners and auto policies provide a strong foundation, there is a significant gap that could leave your personal assets at risk: a major liability claim.

We live in a world where accidents happen, and legal costs are rising. If a serious incident occurs on your property or involving your vehicle, a judgment could easily exceed your primary insurance limits. This is where our **Ultimate Peace of Mind Umbrella Policy** comes in.

This policy provides an extra layer of protection by:

- Adding \$1 million to \$5 million in additional liability coverage.
- Protecting your savings, home equity, and future earnings from lawsuits.
- Covering legal defense costs, which can be devastating even if you are not at fault.
- Providing worldwide coverage for incidents that happen while you are traveling.

The best part is that this comprehensive security is surprisingly affordable, often costing less than a dollar a day.

I would like to schedule a five-minute call to show you how this policy can complete your financial safety net. Are you available this [Day of Week] at [Time]?

Sincerely,

[Your Name]

[Your Agency Name]

[Phone Number]

[Email Address]