

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Recommendation for Extended Liability Coverage (Umbrella Policy)

Dear [Client Name],

During our recent review of your current insurance portfolio, including your [Home/Auto] policies, I identified a potential gap in your liability protection. To address this, I strongly recommend adding an Extended Liability Umbrella Policy to your coverage.

While your primary policies provide foundational protection, a single significant legal claim or accident could easily exceed those limits. An Umbrella Policy provides an additional layer of protection, typically starting at \$1,000,000, that applies once your primary policy limits are exhausted.

Key Benefits Include:

- Extended protection for bodily injury and property damage claims.
- Coverage for legal defense costs, which can be substantial regardless of the outcome.
- Protection against personal triggers such as libel, slander, or defamation.
- Global coverage that follows you anywhere in the world.

Given your current assets and potential risk exposure, this is one of the most cost-effective ways to safeguard your financial future. We can often secure this additional million dollars of coverage for a very competitive annual premium.

I have enclosed a personalized quote for your review. Please contact me at [Phone Number] or [Email Address] to discuss this recommendation further or to add this protection to your account.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]