[Date]

[Policyholder Name]
[Address]
[City, State, Zip]

Subject: Protecting Your Family and Your Future

Dear [Policyholder Name],

We see that a teen driver has recently been added to your household. This is an exciting milestone, but it also significantly increases your legal exposure and potential liability risks.

In today's world, a single serious auto accident can result in a lawsuit that exceeds the limits of your standard auto insurance policy. If your current coverage is exhausted, your personal assets-including your home, savings, and future earnings-could be at risk.

To ensure your family is fully protected, we recommend adding a **Personal Umbrella Liability Policy**. This coverage provides:

- An extra $1 million to $5 million of liability protection.
- Coverage that applies above your auto and homeowners policies.
- Protection against claims like libel, slander, or false arrest.
- Coverage for legal defense costs, which can be expensive regardless of fault.

An Umbrella policy is one of the most affordable ways to gain peace of mind, often costing less than a dollar a day. It is an essential safety net for families with young drivers.

I would like to provide you with a quick quote. Please call me at [Phone Number] or reply to this email to discuss how we can better protect your household.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]
[Email Address]