

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Dear [Client Name],

Thank you for choosing [Agency Name] for your insurance needs. We currently protect your [Home/Auto] policies, and we appreciate your continued loyalty.

I am writing to introduce an important coverage option that provides significant security for your assets: **Umbrella Insurance**. An Umbrella policy provides an extra layer of liability protection over and above your existing home and auto limits. In today's world, a single legal judgment can easily exceed standard policy limits, putting your savings and future earnings at risk.

Because you already have multiple policies with us, you are eligible for a **Multi-Policy Discount**. By adding an Umbrella policy, you may see:

- Additional discounts on your existing Auto and Home premiums.
- One million dollars (or more) of extra protection for a low annual cost.
- Peace of mind knowing your family is fully shielded from major lawsuits.

I would like to provide you with a quick quote to show you how affordable this extra protection can be when combined with your current multi-policy savings.

Please reply to this email or call us at [Phone Number] to discuss your options. We look forward to helping you protect what matters most.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]