

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Acknowledgment of Umbrella Policy Cancellation - Policy #[Policy Number]**

Dear [Client Name],

This letter confirms that we have received your request to cancel your Personal Umbrella Liability insurance policy, effective [Cancellation Date].

We have processed this request with the carrier. Please note the following regarding your coverage:

- **Termination of Liability:** Coverage under this policy will cease at 12:01 AM on the effective date listed above.
- **Exposure:** By canceling this policy, you will no longer have excess liability protection over your primary auto, homeowners, or watercraft policies. Any claims exceeding the limits of your primary policies will be your personal financial responsibility.
- **Refunds:** If there is any unearned premium, the insurance company will issue a refund check or credit via [Method of Refund] within [Number] business days.

If you requested this cancellation because you have secured coverage elsewhere, we recommend ensuring there is no gap in your protection dates.

If you have any questions or if you wish to reinstate this coverage in the future, please contact our office at [Phone Number] or [Email Address].

Sincerely,

[Agent Name]

[Agency Name]