[Company Name]
[Street Address]
[City, State, Zip Code]
[Date]

RE: Annual Privacy Notice Regarding Your Personal Umbrella Policy

Dear [Policyholder Name],

At [Company Name], we value your privacy and are committed to protecting the personal information you share with us. This letter serves as your annual notice regarding our privacy practices for your Personal Umbrella Policy, number [Policy Number].

Information We Collect
To provide and service your insurance coverage, we collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or our affiliates;
- Information we receive from consumer reporting agencies or motor vehicle records.

How We Use Your Information
We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted or required by law. We use your information strictly for underwriting, policy administration, and claims processing purposes.

Protecting Your Information
We maintain physical, electronic, and procedural safeguards to guard your personal information. We restrict access to your non-public personal information to those employees who need to know that information to provide products or services to you.

Your Right to Opt-Out
Because we do not share your information with non-affiliated third parties (other than for necessary business purposes), there is no need for you to opt-out. If our information-sharing practices change in the future, we will provide you with a revised notice and the opportunity to opt-out.

No action is required on your part in response to this notice. We thank you for choosing [Company Name] for your liability protection needs.

Sincerely,

[Name/Department]
[Company Name]
[Phone Number]