

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

Subject: Notification of Premium Adjustment for Umbrella Policy #[Policy Number]

Dear [Policyholder Name],

We are writing to inform you of an upcoming change to the premium for your Personal Umbrella Liability policy. Effective [Date of Increase], your new premium will be \$[New Amount] per [Term, e.g., Year/Month].

Rate adjustments occur periodically to ensure that we can continue to provide the comprehensive coverage and financial security you expect. This change is driven by several factors, including:

- Increased costs associated with legal defense and liability settlements.
- Regional adjustments based on updated risk assessments.
- General inflationary impacts on insurance claims.

Your Umbrella Policy remains a vital part of your financial protection, providing an extra layer of liability coverage above your standard auto and homeowners policies. This ensures your assets are protected against major claims or lawsuits.

No action is required if you are enrolled in automatic payments; your billing will update automatically on the effective date. If you pay manually, please ensure your next payment reflects the adjusted amount.

If you have any questions regarding this change or would like to review your current coverage limits, please contact your agent at [Phone Number] or reply to this email.

Thank you for choosing [Company Name] for your insurance needs.

Sincerely,

[Sender Name]

[Title]

[Company Name]