

[Date]

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

Dear [Client Name],

Thank you for trusting [Agency Name] with your insurance needs. We appreciate your continued business.

While reviewing your current auto and homeowners policies, I noticed a potential gap in your liability protection. In today's world, a single major accident or lawsuit can easily exceed the standard limits of your primary policies, putting your home, savings, and future earnings at risk.

I strongly recommend adding a **Personal Umbrella Policy** to your coverage. This policy provides:

- An extra layer of liability protection (starting at \$1 million).
- Coverage for legal defense costs, which can be expensive regardless of the outcome.
- Protection against claims like libel, slander, or incidents occurring while traveling abroad.

The best part is that an Umbrella policy is very affordable, often costing less than a dollar a day. It is one of the most cost-effective ways to ensure your family's financial security.

I have prepared a quote for you based on your current portfolio. Please let me know if you would like to review this or if you have any questions about how this coverage works.

I look forward to hearing from you.

Sincerely,

[Your Name]
[Your Title]
[Agency Name]
[Phone Number]
[Email Address]