[Date]

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

Subject: Protecting your hard-earned assets

Dear [Client Name],

We appreciate the trust you place in [Agency Name] to protect your [Home/Auto/Business]. Because we value your financial security, I am writing to discuss a critical gap that many policyholders overlook: the need for an Umbrella Liability policy.

In today's world, a single unfortunate accident or lawsuit can quickly exceed the liability limits on your standard policies. If you are found liable for an amount greater than your current coverage, your personal assets-including your savings, home equity, and future earnings-could be at risk.

An Umbrella Liability policy provides an extra layer of protection by:

- Offering $1 million to $5 million (or more) in additional liability coverage.
- Protecting you against claims for libel, slander, or invasion of privacy.
- Covering legal defense costs, which can be expensive regardless of the trial outcome.
- Providing worldwide coverage for incidents that happen away from home.

The best part is that umbrella insurance is surprisingly affordable, often costing less than a dollar a day. It is one of the most cost-effective ways to ensure that what you have worked so hard to build remains protected.

I would like to provide you with a personalized quote to see how easily this coverage fits into your current insurance plan. Please call me at [Phone Number] or reply to this email to discuss your options.

Sincerely,

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