[Date]

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

Subject: Important Protection for Your Assets and Future

Dear [Client Name],

We appreciate the trust you place in us to protect your home and vehicles. As your insurance needs evolve, we want to ensure you have the highest level of security against unexpected events.

While your current auto and home policies provide foundational coverage, a single major accident or lawsuit could quickly exceed those limits. For this reason, we are recommending the addition of an **Umbrella Liability Policy** to your portfolio.

An Umbrella policy provides an extra layer of protection-starting at $1 million-that kicks in after your primary auto or home limits are exhausted. Key benefits include:

- **Asset Protection:** Shields your savings, home equity, and future earnings from legal judgments.
- **Broad Coverage:** Protects you against claims not covered by standard policies, such as libel, slander, or false arrest.
- **Legal Defense:** Covers the high costs of legal fees and representation, regardless of the outcome.
- **Affordability:** This significant level of protection is often available for less than a dollar a day.

In today's litigious environment, this "safety net" is one of the most cost-effective ways to secure your financial future.

I will follow up with you next week to discuss a personalized quote. If you would like to review this sooner, please call us at [Phone Number] or reply to this email.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]
[Email Address]