[Date]

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

Subject: Complete Your Protection with an Umbrella Policy

Dear [Client Name],

Thank you for trusting [Agency Name] with your [Home/Auto] insurance needs. We value your business and want to ensure you are fully protected against the unexpected.

While your current policies provide excellent foundational coverage, legal judgments today can easily exceed standard policy limits. An **Umbrella Insurance Policy** acts as an extra layer of protection, picking up where your other policies leave off.

**Why consider an Umbrella Policy?**

- **High-Limit Liability:** Coverage typically starts at $1 million.
- **Broad Protection:** Covers claims like libel, slander, or legal defense costs.
- **Asset Defense:** Safeguards your savings, home, and future earnings from lawsuits.
- **Affordability:** Most policies cost less than a dollar a day.

Because you already have policies with us, you may be eligible for a multi-policy discount. I would love to spend five minutes discussing how this simple addition can provide total peace of mind for you and your family.

Please call me at [Phone Number] or reply to this email to receive a personalized quote.

Sincerely,

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