[Date]

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

Subject: Important: Bridging the protection gap for your home and auto

Dear [Client Name],

We appreciate the trust you place in us to protect your home and vehicles. While your current auto and homeowners policies provide essential coverage, there is often a "coverage gap" that could leave your personal assets at risk in the event of a major lawsuit or accident.

In today's legal environment, jury awards and settlements often exceed the standard limits of primary insurance policies. If you are found liable for an amount greater than your auto or home policy limits, you may be responsible for paying the difference out of pocket. This could impact your savings, investments, and even future earnings.

A **Personal Umbrella Liability Policy** is designed to bridge this gap. It provides:

- An extra layer of liability protection (typically starting at $1 million).
- Coverage that kicks in after your auto or home limits are exhausted.
- Protection against claims not covered by primary policies, such as libel or slander.
- Coverage for legal defense costs, which can be expensive regardless of the outcome.

An Umbrella policy is one of the most affordable ways to ensure total peace of mind. For many of our clients, this additional protection costs less than a dollar a day.

I would like to review your current limits and show you how an Umbrella policy can complete your protection plan. Please contact me at [Phone Number] or [Email Address] to discuss your options.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]