[Date]

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

Subject: Secure Your Future with an Extra Layer of Protection

Dear [Customer Name],

We value the trust you place in [Agency/Company Name] to protect your home and vehicles. Because you are a loyal policyholder, we want to ensure that your financial future is fully shielded from the unexpected.

While your current auto and home policies provide excellent foundational coverage, major accidents or lawsuits can sometimes exceed those limits. That is where a **Personal Umbrella Policy** comes in.

An Umbrella Policy provides an additional layer of liability protection that kicks in after your primary underlying limits are reached. It helps protect your:

- Savings and retirement accounts
- Current and future earnings
- Home equity and personal assets

The best part? This high-level protection is surprisingly affordable, often costing less than a dollar a day. By adding this "safety net" to your existing bundle, you can enjoy true peace of mind knowing your family's lifestyle is secure.

We would love to provide you with a quick, no-obligation quote. Please call us at [Phone Number] or reply to this email to discuss how we can further secure your future.

Sincerely,

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