[Date]

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

Subject: Maximizing Your Protection with Umbrella Liability Insurance

Dear [Client Name],

As your insurance partner, my goal is to ensure that your financial future is protected against the unexpected. While your current auto and homeowners policies provide foundational coverage, there is a limit to how much they will pay in the event of a major lawsuit or accident.

We live in a litigious world where legal settlements often exceed standard policy limits. This is where an **Umbrella Liability Policy** becomes your most important security layer. It acts as an "umbrella" over your existing policies, providing additional millions in coverage for:

- Major bodily injury claims or multi-vehicle accidents.
- Incidents occurring on your property or involving your pets.
- Legal defense costs, which can be devastating even if you are not found at fault.
- Personal liability claims such as libel, slander, or invasion of privacy.

Without this extra layer, your personal assets-including your home, savings, and future earnings-could be at risk to satisfy a judgment. The best part is that Umbrella insurance is one of the most cost-effective coverages available, often costing less than a dollar a day for $1,000,000 in added protection.

I would like to review your current limits to ensure there are no gaps in your security. Please let me know a convenient time this week for a brief call, or simply reply to this email to request a quote.

Sincerely,

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