[Date]

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

Subject: Important Added Layer of Defense for Your Auto and Home

Dear [Client Name],

We appreciate the trust you place in us to protect your home and vehicles. While your current policies provide excellent foundational coverage, we want to discuss an essential added layer of defense: **Umbrella Insurance**.

In today's world, a single significant accident or legal judgment can easily exceed the liability limits of a standard auto or homeowners policy. An Umbrella policy acts as a safety net, providing an extra layer of protection-typically starting at $1 million-above your primary coverage.

Key benefits of an Umbrella policy include:

- Protection against major lawsuits and large settlement awards.
- Coverage for legal defense costs, which can be expensive regardless of the outcome.
- Peace of mind knowing your savings, home, and future earnings are shielded.
- Coverage that extends beyond your home and auto, including incidents occurring worldwide.

This coverage is surprisingly affordable, often costing less than a dollar a day. It is one of the most cost-effective ways to ensure your family's financial security is never at risk.

I would like to provide you with a personalized quote to show you how easily this added layer can be integrated into your existing protection plan. Please call me at [Phone Number] or reply to this email to discuss your options.

Sincerely,

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