[Date]

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

Dear [Client Name],

Subject: Are your savings fully protected?

We value the trust you place in us to protect your [Auto/Home]. However, a single unexpected accident could result in a lawsuit that exceeds the limits of your standard policies, putting your savings, home, and future earnings at risk.

I am writing to suggest an **Umbrella Liability Policy**. Think of it as a "shield" for your assets that kicks in when your other insurance limits are reached. For a small annual premium, often less than a dollar a day, you can secure $1 million or more in additional protection.

An Umbrella policy provides:

- Extra liability coverage for auto accidents and property claims.
- Protection against lawsuits like slander, libel, or false arrest.
- Legal defense cost coverage, which can be expensive regardless of the outcome.
- Peace of mind knowing your hard-earned savings are safe.

Because you already have your [Auto/Home] insurance with us, you may be eligible for a multi-policy discount.

Please call me at [Phone Number] or reply to this email to get a quick quote. It only takes a few minutes to ensure your financial future is fully shielded.

Sincerely,

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