[Date]

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

Subject: Important Enhancement to Your Liability Protection

Dear [Client Name],

We are writing to you today because your current insurance portfolio provides excellent foundational coverage, but there may still be significant gaps in your financial protection against major lawsuits or unexpected accidents.

To ensure you have total coverage, we recommend upgrading your policy to include a **Personal Umbrella Insurance Policy**. This upgrade acts as a secondary layer of protection that kicks in when the liability limits on your auto or homeowners insurance are exhausted.

Why this upgrade is essential:

- **Extended Liability:** Provides an additional $1 million to $5 million in coverage.
- **Asset Protection:** Safeguards your savings, home, and future earnings from legal judgments.
- **Broad Coverage:** Protects you against claims not always covered by standard policies, such as libel, slander, or false arrest.
- **Legal Defense:** Covers the cost of legal fees and court defense costs, which can be substantial regardless of the outcome.

In today's legal environment, a single multi-vehicle accident or an incident on your property can easily exceed standard policy limits. An Umbrella policy provides "total coverage" peace of mind for a relatively low annual premium.

We have prepared a customized quote for your review. Please contact our office at [Phone Number] or reply to this email to discuss how we can finalize this upgrade for you.

Thank you for trusting us with your protection.

Sincerely,

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