

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

Re: Protecting your business beyond Workers' Compensation

Dear [Client Name],

We appreciate the opportunity to provide Workers' Compensation coverage for [Company Name]. While your current policy provides essential protection for your employees, we want to ensure your business assets are fully protected against larger legal claims.

Standard liability limits on policies like Workers' Compensation and General Liability can be exhausted quickly in the event of a catastrophic accident or a major lawsuit. A Commercial Umbrella policy provides an affordable extra layer of protection that kicks in when your primary policy limits are reached.

By adding an Umbrella policy, you benefit from:

- Higher limit protection for large settlements.
- Extended coverage for your existing liability policies.
- Peace of mind knowing your business is safe from unforeseen financial loss.

Since we already manage your Workers' Compensation, we can often secure competitive rates and multi-policy discounts for this additional coverage.

I will follow up with you next week to discuss how an Umbrella policy fits your business plan. In the meantime, please contact me at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Agent Name]

[Agency Name]