

[Date]

[Client Name]

[Company Name]

[Address]

[City, State, Zip]

Dear [Client Name],

As your business continues to grow, so does the landscape of potential risks. While your current primary liability policies provide essential protection, a single catastrophic lawsuit or a major judgment could easily exceed your existing coverage limits.

In today's litigious environment, "enough" coverage can disappear quickly. We are reaching out to recommend adding a **Commercial Umbrella Liability** policy to your insurance portfolio.

This coverage acts as a vital safety net by providing:

- **Extra Protection:** Millions of dollars in additional liability limits above your General Liability and Commercial Auto policies.
- **Catastrophic Security:** Protection against devastating claims that could otherwise threaten your company's assets and future.
- **Cost-Effective Peace of Mind:** High-limit coverage at a fraction of the cost of increasing individual policy limits.

We have reviewed your current account and believe this is the most critical step you can take to safeguard your business from the unexpected. One major accident shouldn't mean the end of everything you have built.

I will follow up with you next week to discuss a quote, or you can contact me directly at [Phone Number] or [Email Address] to review your options.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]