

head>

[Date]

[Client Name]

[Business Name]

[Address]

[City, State, Zip Code]

Re: Important Update Regarding Your Commercial Liability Coverage

Dear [Client Name],

As your business continues to grow, so does your exposure to potential risks. While your current underlying policies provide a solid foundation, a single significant legal claim or catastrophic event could easily exceed your existing liability limits.

To ensure your business assets and future earnings remain protected, we are recommending an upgrade to your **Commercial Umbrella Liability** limits.

#### **Why consider an upgrade now?**

- **Increased Litigation Costs:** Legal fees and court awards are reaching record highs.
- **Asset Protection:** An umbrella policy provides an extra layer of protection above your General Liability, Auto Liability, and Employers' Liability.
- **Gap Coverage:** It helps close potential gaps in your primary insurance policies.
- **Peace of Mind:** It ensures that one major accident doesn't lead to financial ruin for your company.

We have reviewed your current profile and have prepared a quote to increase your limit from \$[Current Limit] to \$[Proposed Limit]. The additional premium for this increased security is \$[Amount] per year.

Please let us know if you would like to move forward with this upgrade or if you would like to schedule a brief call to discuss how these higher limits benefit your specific operations.

Thank you for trusting us with your business insurance needs.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]

[Phone Number]

[Email Address]