

[Date]

[Client Name]

[Client Company Name]

[Client Address]

[City, State, Zip]

Subject: Strategic Asset Protection - Commercial Umbrella Liability Proposal

Dear [Client Name],

As your business continues to grow, so does the complexity of the risks you face. While your primary insurance policies provide a solid foundation, a single catastrophic claim or lawsuit can easily exceed standard policy limits, putting your company's assets and future at risk.

We have prepared the enclosed Commercial Umbrella Liability proposal specifically designed to shield your business from such "black swan" events. This coverage acts as an essential safety net, providing an additional layer of protection over your existing General Liability, Auto Liability, and Employers' Liability policies.

Key Highlights of This Proposal:

- **Extended Limits:** High-limit coverage ranging from \$[Amount] to \$[Amount] to protect against devastating financial loss.
- **Broad Coverage:** Protection against major claims including bodily injury, property damage, and personal injury lawsuits.
- **Legal Defense:** Coverage for significant legal fees and court costs that can accumulate regardless of the trial outcome.
- **Cost Efficiency:** A cost-effective way to secure millions of dollars in additional protection for a fraction of the cost of base policies.

In today's litigious environment, "adequate" coverage is often not enough. This proposal is aimed at ensuring that one unfortunate incident does not jeopardize the business you have worked so hard to build.

I will follow up with you on [Day of Week] to discuss this proposal in detail and answer any questions you may have. In the meantime, please feel free to contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Your Name]

[Your Title]

[Your Agency Name]