

[Date]

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

Subject: Protecting Your Business Against Major Liability Claims

Dear [Client Name],

In today's legal environment, a single catastrophic event can result in a lawsuit that quickly exceeds the limits of a standard commercial liability policy. When your primary coverage is exhausted, your business assets and future earnings are at risk.

We are reaching out to introduce you to **Commercial Umbrella Insurance**. This coverage is designed to bridge the gap between your existing policy limits and the total cost of a major claim. It provides an essential layer of protection for:

- Legal defense costs and settlement fees.
- Incidents involving serious bodily injury or property damage.
- Protection that extends across your General Liability, Auto Liability, and Employers Liability policies.

A Commercial Umbrella policy is one of the most cost-effective ways to secure the long-term stability of [Business Name]. Often, millions of dollars in extra protection can be added for a relatively small annual premium.

I would like to schedule a brief five-minute call next week to review your current limits and determine if there are any gaps in your coverage. Are you available on [Day] at [Time]?

Thank you for trusting us with your business insurance needs.

Sincerely,

[Your Name]
[Your Title]
[Agency Name]
[Phone Number]
[Email Address]