

[Date]

[Client Name]

[Client Business Name]

[Client Address]

[City, State, Zip Code]

Re: Total Business Peace of Mind - Commercial Umbrella Insurance Recommendation

Dear [Client Name],

As we continue to manage your risk portfolio, our primary goal is to ensure the long-term stability and protection of [Client Business Name]. After reviewing your current liability limits and the evolving legal landscape, I am formally recommending the addition of a Commercial Umbrella Insurance policy.

In today's litigious environment, a single catastrophic event can easily exceed the limits of your primary General Liability, Auto Liability, or Employers' Liability policies. A Commercial Umbrella policy provides "Total Business Peace of Mind" by offering:

- **Extended Protection:** Higher liability limits that trigger once your primary coverage is exhausted.
- **Asset Preservation:** Safeguards your company's equity, future earnings, and physical assets from devastating legal judgments.
- **Comprehensive Coverage:** Broader protection that often fills gaps in your existing underlying policies.

By securing this additional layer of security, you ensure that one unforeseen accident does not jeopardize the future of your business. We believe this is a critical component of a responsible risk management strategy.

I have prepared a quote detailing the various limit options available to you. Please let me know a convenient time this week to discuss how we can finalize this coverage to ensure your business remains fully protected.

Sincerely,

[Your Name]

[Your Title]

[Agency/Company Name]

[Phone Number]

[Email Address]