

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

Subject: Annual Policy Review - Commercial Umbrella Liability Insurance

Dear [Client Name],

In preparation for your upcoming policy renewal, we have conducted a review of your Commercial Umbrella Liability coverage. As your business grows and the legal landscape evolves, it is essential to ensure your protection remains adequate.

A Commercial Umbrella policy provides an extra layer of liability protection over your primary policies, such as General Liability, Commercial Auto, and Employer's Liability. This coverage is critical in protecting your business assets against catastrophic claims or large lawsuits that exceed primary policy limits.

During this review, we recommend evaluating the following:

- **Current Limits:** Are your current limits sufficient to cover your total asset value and potential risk exposure?
- **Operational Changes:** Have you added new locations, expanded services, or increased your fleet size in the past year?
- **Contractual Requirements:** Do any of your current client contracts or leases require higher umbrella limits?
- **Emerging Risks:** Are you protected against rising legal costs and "nuclear verdicts" currently trending in your industry?

We would like to schedule a brief meeting to discuss your current coverage and determine if adjustments are necessary to safeguard your business. Please let us know a convenient time for a call or visit.

Thank you for your continued trust in our agency.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]