

Date: [Insert Date]

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

Subject: Protection Against Severe Injury Lawsuits and Nuclear Verdicts

Dear [Client Name],

As your business continues to grow, so does your exposure to significant legal risks. In today's legal climate, a single severe injury claim or a "nuclear verdict" can easily exceed the limits of standard primary liability policies, putting your company's assets and future at risk.

We have prepared a formal offer for a **Commercial Umbrella Liability Policy** designed to provide an essential layer of protection above your General Liability, Commercial Auto, and Employers' Liability coverage.

Offer Highlights:

- **Additional Limit:** \$[Insert Amount, e.g., 5,000,000] in excess coverage.
- **Broad Protection:** Coverage for catastrophic bodily injury and property damage claims.
- **Legal Defense:** Coverage for legal fees and court costs that fall outside primary policy limits.
- **Seamless Integration:** Designed to drop in over your existing underlying policies.

Policy Details:

Carrier: [Insert Insurance Company]
Annual Premium: \$[Insert Amount]
Effective Date: [Insert Date]

Standard liability limits are often insufficient in the face of major litigation. This umbrella policy ensures that one unfortunate accident does not result in financial ruin for your business.

To bind this coverage or to discuss the specific terms of this quote, please contact our office at [Insert Phone Number] or reply to this email by [Insert Deadline Date].

Sincerely,

[Your Name]
[Your Title]
[Agency Name]