

[Date]

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

Subject: Protecting Your Business with Affordable Umbrella Coverage

Dear [Client Name],

We appreciate the trust you place in [Agency Name] to protect your business. As your operations grow, so do the potential risks that could impact your financial stability.

While your current General Liability policy provides essential protection, a single major accident, large legal judgment, or catastrophic claim could easily exceed your existing policy limits. In today's litigious environment, standard coverage is often not enough.

We are writing to introduce our **Commercial Umbrella / Excess Liability** options. This coverage acts as an extra layer of security that sits on top of your primary policies, providing:

- Increased protection against multi-million dollar lawsuits.
- Coverage for defense costs that can quickly deplete standard policy limits.
- Broad protection that extends across your General Liability and Auto Liability policies.
- Peace of mind knowing your business assets and future earnings are shielded.

The best part is that this significant increase in protection is surprisingly affordable. We can often secure \$1,000,000 or more in additional coverage for a fraction of the cost of your primary policies.

I will follow up with you in a few days to discuss how we can tailor this coverage to your specific needs. If you would like a quote immediately, please contact me at [Phone Number] or [Email Address].

Thank you for your continued business.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]
[Website]