

[Date]

[Client Name]

[Client Title]

[Company Name]

[Address]

[City, State, Zip]

Dear [Client Name],

As your business grows, so does the complexity of the risks you face. Standard liability policies provide essential protection, but in today's legal environment, a single catastrophic event or a series of claims can quickly exceed your primary coverage limits.

We are introducing an **Enhanced Employee Risk Protection Commercial Umbrella** program specifically designed to safeguard your organization against large-scale losses. This solution sits above your existing General Liability, Auto Liability, and Employers' Liability policies to provide an extra layer of financial security.

Key benefits of this enhanced coverage include:

- **High-Limit Protection:** Coverage for multi-million dollar judgments that would otherwise threaten your company's assets.
- **Broadened Defense Costs:** Coverage for legal fees that often sit outside the limits of primary policies.
- **Employee-Related Safeguards:** Enhanced wording to address gaps in Employers' Liability and catastrophic workplace incidents.
- **Seamless Integration:** Policy structures designed to align perfectly with your underlying coverages to prevent gaps in protection.

A standard liability gap is no longer a risk worth taking. I would like to schedule a brief call next week to review your current limits and demonstrate how this umbrella program can fortify your risk management strategy.

I will follow up with you on [Day of Week] to see if you have any questions.

Sincerely,

[Your Name]

[Your Title]

[Agency/Company Name]

[Phone Number]

[Email Address]