

[Date]

[Client Name]

[Business Name]

[Street Address]

[City, State, Zip Code]

Subject: Protecting Your Business from Unexpected High-Cost Claims

Dear [Client Name],

As your business continues to grow, so do the risks associated with modern litigation and large-scale accidents. While your current underlying policies provide a strong foundation, a single catastrophic claim could quickly exceed those limits, putting your company's assets and future at risk.

I am writing to suggest **Commercial Umbrella Insurance** as a cost-effective way to secure your bottom line. This coverage acts as an extra layer of protection, picking up where your General Liability or Commercial Auto policies leave off.

By adding an Umbrella policy, you benefit from:

- Extended limits ranging from \$1 million to \$10 million or more.
- Protection against major lawsuits, catastrophic injuries, or significant property damage.
- Peace of mind knowing your business reserves are shielded from legal judgments.

Because we already manage your primary insurance portfolio, we can often secure this additional layer of security at a surprisingly affordable premium.

I would like to schedule a brief 5-minute call next week to review your current limits and provide a no-obligation quote. Are you available on [Day] at [Time]?

Thank you for trusting us with your business insurance needs.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]