

[Your Name]
[Your Business Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Agent Name]
[Insurance Company Name]
[Agency Address]
[City, State, Zip Code]

Re: Expansion of Coverage from Personal Umbrella to Commercial Liability

Dear [Agent Name],

I am writing to formally request an update to my current insurance portfolio. I currently hold a Personal Umbrella Policy (Policy Number: [Policy Number]) under your agency.

Due to the growth of my professional activities and the establishment of [Business Name], I need to transition my liability protection to include Commercial General Liability and a Commercial Umbrella/Excess Liability policy. My goal is to ensure that my business assets and operations are fully protected against professional risks that fall outside the scope of my personal coverage.

Please provide me with quotes for the following:

- Commercial General Liability (Occurrence-based)
- Commercial Umbrella Policy with a limit of \$[Amount]
- [Optional: Professional Liability/Cyber Liability]

I have attached the necessary business details and revenue projections for your review. Please let me know what additional documentation is required to complete this transition and if there are any multi-policy discounts available for moving my personal lines over to a commercial package.

I look forward to hearing from you by [Date] to discuss these options further.

Sincerely,

[Your Signature]
[Your Printed Name]