

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Recommendation for Asset Protection and Umbrella Liability Insurance

Dear [Client Name],

Based on our recent review of your financial portfolio and current liability exposure, I am writing to formally recommend the implementation of an Umbrella Liability Policy as a core component of your asset protection strategy.

As your net worth grows, your standard homeowners and primary auto insurance policies may no longer provide sufficient coverage limits to protect your accumulated assets against major lawsuits or catastrophic claims. An Umbrella Policy provides an essential layer of "excess liability" protection that activates once your primary policy limits are exhausted.

Key benefits of this recommendation include:

- **Broad Coverage:** Protection against claims not always covered by primary policies, such as libel, slander, or false arrest.
- **Asset Shielding:** Safeguarding your savings, real estate, and future earnings from legal judgments.
- **Legal Defense:** Coverage for legal fees and court costs, which can be substantial regardless of the lawsuit's merit.
- **Cost Efficiency:** High levels of additional coverage (typically starting at \$1 million) for a relatively low annual premium.

I recommend a coverage limit of at least \$[Amount], which aligns with your total addressable assets. Please review your current underlying policy limits to ensure they meet the minimum retention requirements set by umbrella underwriters.

Please let me know if you would like to schedule a call to discuss specific quotes or to coordinate this coverage with your insurance provider.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]