

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Protecting Your Assets with a Comprehensive Umbrella Policy

Dear [Client Name],

I am writing to you today to discuss an essential layer of protection for your financial future: a Comprehensive Personal Umbrella Policy.

While your current home and auto policies provide excellent foundational coverage, major accidents or unforeseen lawsuits can sometimes result in damages that exceed your standard policy limits. In today's litigious environment, a single judgment could put your savings, home equity, and future earnings at risk.

An Umbrella Policy acts as an additional shield, providing:

- Extra liability coverage starting at \$1 million or more.
- Protection against claims like libel, slander, or false arrest.
- Coverage for legal defense costs, which can be substantial even if you are not at fault.
- Seamless integration over your existing auto, home, or watercraft insurance.

The most surprising aspect of Umbrella insurance is its affordability. For most households, this significant increase in security costs only a few hundred dollars per year.

I would welcome the opportunity to review your current coverage and provide a personalized quote. Please contact me at [Phone Number] or [Email Address] to schedule a brief conversation.

Thank you for placing your trust in [Agency Name]. We look forward to helping you achieve total peace of mind.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]