

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

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Subject: Protecting Your Acquired Wealth with an Umbrella Liability Policy

Dear [Recipient Name],

I am writing to discuss an essential component of your financial security: the protection of your accumulated assets through an Umbrella Liability Insurance policy.

As your net worth grows, so does your exposure to potential legal risks. While standard homeowners and auto insurance policies provide a foundation of coverage, they often have limits that may not fully protect your total wealth in the event of a significant lawsuit or catastrophic accident. A single judgment exceeding your primary policy limits could put your savings, investments, and future earnings at risk.

An Umbrella Policy serves as an additional layer of protection, picking up where your other policies leave off. Key benefits include:

- High-limit liability protection (typically starting at \$1 million).
- Coverage for legal defense costs, which can be substantial regardless of the trial outcome.
- Protection against claims not covered by primary policies, such as libel, slander, or invasion of privacy.
- Global coverage for incidents that occur outside of your home or vehicle.

Given the assets you have worked hard to acquire, ensuring you have this extra buffer is a prudent financial move. I recommend we review your current liability limits to determine the appropriate level of umbrella coverage for your specific situation.

Please contact me at [Phone Number] or [Email Address] to schedule a brief consultation to secure your financial future.

Sincerely,

[Your Name]
[Your Title/Company]