

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Personal Excess Liability (Umbrella) Insurance Proposal

Dear [Client Name],

Based on our recent review of your global asset portfolio and current liability profile, I am pleased to present the following proposal for a High Net Worth Umbrella Policy.

Given the scale of your personal holdings and public profile, standard liability limits may not provide sufficient protection against significant legal claims. This policy is designed to sit above your primary homeowners, automobile, and watercraft policies to safeguard your wealth.

### Executive Summary of Coverage

- **Proposed Limit of Liability:** \$[Amount, e.g., 25,000,000]
- **Carrier:** [Insurance Company Name]
- **Annual Premium:** \$[Amount]

### Key Features & Enhancements

- **Worldwide Coverage:** Protection for incidents occurring anywhere in the world.
- **Personal Injury:** Coverage for libel, slander, defamation, and invasion of privacy.
- **Defense Costs:** Legal defense fees are covered outside of the policy limits.
- **Uninsured/Underinsured Motorist:** Inclusion of \$[Amount] in coverage for damages caused by third parties with insufficient insurance.
- **Domestic Staff:** Employment Practices Liability (EPLI) for household employees (if applicable).
- **Non-Profit Board Coverage:** Protection for your role as a director or officer for non-profit organizations.

### Next Steps

To bind this coverage or to adjust the proposed limits, please sign the attached application and return it by [Date]. We are available to discuss how this integration fits into your broader risk management strategy at your convenience.

Sincerely,

[Advisor Name]

[Title]

[Firm Name]  
[Phone Number]