

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Annual Review: Important Information Regarding Your Umbrella Liability Coverage

Dear [Client Name],

As part of our commitment to your financial security, we are conducting our annual review of your insurance portfolio. Our primary goal is to ensure you are protected against unforeseen risks that could impact your assets and future earnings.

Upon reviewing your current program, we have identified potential areas where your liability protection may be insufficient. As costs for legal settlements and medical expenses continue to rise, standard auto and homeowners policies may no longer provide enough coverage to protect your total net worth.

An Umbrella Liability policy provides an essential extra layer of protection. We recommend reviewing the following items to identify any coverage gaps:

- **Underlying Limit Alignment:** Ensuring your primary auto and home limits meet the minimum requirements of an umbrella carrier.
- **Asset Growth:** Verifying if your current coverage limit still matches your increased net worth or potential future earnings.
- **New Exposures:** Identifying new risks such as the purchase of a secondary property, watercraft, or a youthful driver in the household.
- **Uninsured/Underinsured Protection:** Confirming if your umbrella policy extends to cover you if you are injured by someone with little or no insurance.

We would like to schedule a brief call to discuss your current limits and ensure there are no gaps that leave your personal assets vulnerable. Please let us know a convenient time for you, or feel free to call our office at [Phone Number].

Thank you for trusting us with your insurance needs.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]