

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Renewal Proposal and Expansion of Liquor Liability Coverage

Dear [Client Contact Name],

As your current policy for [Policy Number] approaches its renewal date on [Renewal Date], we have completed a comprehensive review of your account. Based on your business growth and current industry trends, we are pleased to present this proposal for your policy renewal, including an expansion of your Liquor Liability coverage.

Proposed Enhancements:

- **Increased Limits:** We propose increasing your Liquor Liability limits from [Current Limit] to [Proposed Limit] to better protect your assets against potential claims.
- **Expanded Definitions:** Inclusion of [Specific Coverage Expansion, e.g., Off-premises catering or Assault & Battery buy-back].
- **Defense Costs:** Coverage for legal defense costs outside of the limits of liability.

Renewal Premium Details:

- Current Annual Premium: \$[Amount]
- Proposed Renewal Premium (including expanded coverage): \$[Amount]

In the current legal landscape, liquor-related claims continue to rise in both frequency and severity. Expanding your coverage now ensures that [Business Name] remains protected against unforeseen litigation and licensing issues.

Please review the attached formal quote for a full breakdown of terms and conditions. To ensure continuous coverage without a lapse, we kindly request your authorization to bind by [Deadline Date].

I will follow up with you on [Date/Time] to discuss this proposal. In the meantime, please feel free to contact me at [Phone Number] or [Email Address] with any questions.

Sincerely,

[Agent Name]

[Agency Name]