

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Confirmation of Policy Conversion - Personal Umbrella to Commercial Umbrella**

Dear [Client Name],

This letter serves as formal confirmation that your insurance coverage has been successfully converted from a Personal Umbrella Policy to a Commercial Umbrella Policy, effective [Effective Date].

**Policy Details:**

- **New Policy Number:** [Commercial Policy Number]
- **Previous Policy Number:** [Personal Policy Number]
- **Coverage Limit:** [Limit Amount]
- **Policy Period:** [Start Date] to [End Date]

As discussed, this conversion ensures that your business activities and professional liabilities are appropriately covered, which were not protected under your previous personal policy. Please review the attached policy documents carefully to understand the terms, conditions, and any applicable exclusions.

Your previous Personal Umbrella Policy has been marked as [Cancelled/Terminated] effective [Date]. Any prorated premium refunds regarding the personal policy will be processed and sent to you within [Number] business days.

If you have any questions regarding your new commercial coverage or need to report a change in your business operations, please contact me directly at [Phone Number] or [Email Address].

Thank you for choosing [Agency/Company Name] for your business insurance needs.

Sincerely,

[Agent Name]

[Title]

[Agency Name]