

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Welcome and Delivery of Your Personal Umbrella Liability Policy**

Dear [Client Name],

Thank you for choosing [Agency/Company Name] for your insurance needs. We are pleased to provide you with your new Personal Umbrella Liability Policy, which is attached to this letter.

This policy provides an important extra layer of liability protection over your primary auto and homeowners policies. In today's world, this coverage is essential for protecting your assets and your future earnings against major claims or lawsuits.

**Policy Details:**

- **Policy Number:** [Policy Number]
- **Coverage Limit:** [Limit Amount, e.g., \$1,000,000]
- **Effective Date:** [Start Date]
- **Expiration Date:** [End Date]

Please review the enclosed Policy Declarations page and the policy jacket to familiarize yourself with the terms, conditions, and any applicable exclusions. It is important to ensure that your underlying insurance limits (Auto, Home, Watercraft, etc.) meet the minimum requirements specified by this umbrella carrier to avoid any gaps in coverage.

We recommend storing these documents in a safe place. If you have any questions regarding your coverage or if you experience any significant life changes-such as purchasing a new home, acquiring a recreational vehicle, or a change in household members-please contact us so we can update your protection accordingly.

We appreciate the opportunity to serve you.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]