

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Delivery of Your Personal Umbrella Liability Policy - Policy #[Policy Number]

Dear [Client Name],

Thank you for choosing [Agency Name] for your insurance needs. We are pleased to enclose your new Personal Umbrella Liability Insurance policy, issued by [Insurance Company Name].

Your Umbrella policy provides an important extra layer of liability protection over your existing homeowners and automobile insurance policies. This coverage is designed to protect your assets and future earnings in the event of a significant lawsuit or claim.

**Please take a moment to review the following:**

- **Policy Declarations Page:** Verify that your name, address, and underlying policy limits are listed correctly.
- **Underlying Requirements:** Ensure your auto and home insurance policies maintain the minimum liability limits required by this Umbrella policy to avoid a gap in coverage.
- **Policy Term:** Your coverage is active from [Effective Date] to [Expiration Date].

Please keep this document in a safe place along with your other permanent records. If you have any questions regarding your coverage or if you need to report any major life changes-such as purchasing a new property or vehicle-please contact us immediately.

We appreciate your business and look forward to continuing to serve you.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]