

[Date]

[Insured Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

RE: Your Family Protection Personal Umbrella Liability Policy

Policy Number: [Policy Number]

Effective Date: [Date]

Dear [Insured Name],

Thank you for choosing [Insurance Agency/Company Name] for your personal insurance needs. Enclosed you will find your new Family Protection Personal Umbrella Liability Policy.

This policy provides an important extra layer of liability protection over your primary homeowners and automobile insurance limits. In today's litigious environment, this coverage is essential for protecting your family's assets, savings, and future earnings against major claims or lawsuits.

Please take a moment to review the following enclosed documents:

- **Policy Declarations Page:** Outlines your coverage limits and premium.
- **Policy Booklet:** Contains the specific terms, conditions, and exclusions.
- **Invoice:** (If applicable) Regarding your premium payment schedule.

We recommend storing these documents in a safe place with your other permanent insurance records. Please ensure that you maintain the required underlying liability limits on your auto and home policies as specified in this umbrella contract to avoid any gaps in coverage.

If you have any questions regarding your coverage or if you need to report a potential claim, please contact our office at [Phone Number] or via email at [Email Address].

We appreciate your business and look forward to serving you.

Sincerely,

[Agent Name]
[Title]
[Agency Name]