

[Date]

[Client Name]  
[Client Address]  
[City, State, Zip Code]

Re: High Net Worth Personal Umbrella Liability Policy: [Policy Number]

Dear [Client Name],

We are pleased to provide the enclosed Personal Umbrella Liability policy, issued by [Insurance Carrier Name], effective [Effective Date].

As an individual with significant assets, your risk profile requires specialized protection. This policy is designed to provide an essential layer of liability coverage above your primary homeowners, automobile, and watercraft policies. It serves to protect your net worth and future earnings against catastrophic legal claims and settlements.

**Policy Highlights:**

- **Limit of Liability:** \$[Amount]
- **Self-Insured Retention:** \$[Amount]
- **Key Features:** Worldwide coverage, legal defense costs, and protection against personal injury claims such as libel or slander.

Please review the "Schedule of Underlying Insurance" to ensure all your primary policies (Auto, Home, etc.) are listed with the correct limits required by the carrier. Failure to maintain these underlying limits could result in a gap in your coverage.

We recommend storing this document in a secure location along with your other permanent records. If you have any questions regarding your coverage or if there are changes in your lifestyle-such as the purchase of new property, exotic vehicles, or board memberships-please contact us immediately to ensure your protection remains adequate.

Thank you for trusting [Agency Name] with your private risk management needs.

Sincerely,

[Agent Name]  
[Title]  
[Agency Name]  
[Phone Number]  
[Email Address]