

Date: [Insert Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Re: Delivery of Upgraded Personal Umbrella Liability Policy

Policy Number: [Insert Policy Number]

Dear [Client Name],

Thank you for choosing [Agency Name] for your insurance needs. We are pleased to provide you with your upgraded Personal Umbrella Liability Policy.

Your new policy provides an additional layer of protection over your primary auto and homeowners liability limits. By upgrading your coverage, you have significantly increased your financial security against major claims and lawsuits.

Please find the following documents enclosed:

- Policy Declarations Page
- Full Policy Contract and Endorsements
- Invoice (if applicable)

We recommend that you review these documents carefully to ensure all information is correct. Please pay close attention to the "Required Primary Limits" section to ensure your underlying auto and home policies meet the necessary threshold for this umbrella coverage to remain effective.

If you have any questions regarding your new limits or the terms of this policy, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Agent Name]

[Agency Name]