[Date]

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

Subject: Liability Protection Proposal for [Property Address/Name]

Dear [Client Name],

Thank you for the opportunity to review the protection requirements for your vacation rental property. Managing a short-term rental involves unique risks that standard homeowners' policies often do not cover.

Based on our assessment, we propose the following Liability Protection Plan:

- **Commercial General Liability:** Coverage for bodily injury or property damage claims brought by guests or third parties.
- **Host Liquor Liability:** Protection against incidents involving alcohol consumption on the premises.
- **Amenities Coverage:** Extension of liability to include high-risk features such as swimming pools, hot tubs, bicycles, or watercraft.
- **Legal Defense Costs:** Coverage for attorney fees and court costs regardless of the claim's merit.
- **Personal & Advertising Injury:** Protection against claims of invasion of privacy, libel, or slander.

Proposed Coverage Limit: $[Amount, e.g., 1,000,000]
Annual Premium: $[Amount]

This proposal is designed to safeguard your personal assets and ensure your investment remains profitable even in the event of an unforeseen accident or lawsuit.

Please find the full policy details attached. I will follow up with you on [Date] to answer any questions. If you are ready to bind coverage immediately, please sign and return the enclosed form.

Sincerely,

[Your Name]
[Your Title]
[Your Company Name]
[Phone Number]
[Email Address]