[Date]

[Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

Subject: Summary of Liability Protection Coverage for [Property Address]

Dear [Policyholder Name],

This letter provides a summary of the liability protection included in your insurance policy for your vacation property. Liability coverage is designed to protect you financially if you are found legally responsible for bodily injury or property damage sustained by others while on your premises.

Coverage Overview:

- **Personal Liability Limit:** $[Amount] per occurrence. This covers legal defense costs and settlements or judgments.
- **Medical Payments to Others:** $[Amount] per person. This covers minor medical expenses for guests injured on your property, regardless of fault.
- **Policy Number:** [Policy Number]
- **Coverage Period:** [Start Date] to [End Date]

Key Protections Include:

- Slip and fall accidents involving guests or renters.
- Accidental damage caused to neighboring properties.
- Legal fees associated with covered liability claims.

Important Exclusions:

Please note that this policy generally does not cover intentional acts, injuries to residents of the household, or business pursuits conducted on the property unless specifically endorsed.

We recommend reviewing your full policy document for complete terms and conditions. If you have questions regarding your limits or wish to discuss an Umbrella Policy for additional protection, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Agent Name]
[Insurance Agency Name]