[Date]

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

Subject: Important Protection Upgrade for Your Vacation Property at [Property Address]

Dear [Policyholder Name],

Owning a vacation property brings peace of mind, but it also introduces unique risks. Whether you use your property as a private getaway or a short-term rental, standard liability limits may not fully protect your assets in the event of an accident or lawsuit.

We are pleased to offer you an **Enhanced Liability Protection Upgrade** specifically designed for secondary residences. This upgrade provides:

- Increased personal liability limits up to $[Amount].
- Comprehensive coverage for guest injuries and medical payments.
- Legal defense cost coverage outside of your policy limits.
- [Optional: Short-term rental / Airbnb / VRBO liability endorsement].

Upgrading your coverage is a cost-effective way to ensure that your investment and your personal savings remain secure. In many cases, this additional protection costs less than $[Amount] per month.

Next Steps:

To review your current limits and receive a personalized quote for this upgrade, please contact your agent at [Phone Number] or reply to this email by [Deadline Date].

Thank you for trusting [Company Name] with your insurance needs.

Sincerely,

[Sender Name]
[Title]
[Company Name]
[Contact Information]