

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Introduction to [Agency Name] and Protecting Your Assets

Dear [Client Name],

It is a pleasure to introduce you to [Agency Name]. Our goal is to provide you with personalized insurance solutions and professional guidance to ensure your peace of mind.

As we review your current portfolio, I would like to highlight an important layer of protection: **Personal Umbrella Insurance**. While your standard auto and homeowners policies provide essential coverage, they have specific liability limits. In the event of a major lawsuit or a catastrophic accident, these limits may not be enough to protect your savings, home, and future earnings.

An Umbrella policy acts as an extra shield, providing:

- Additional liability coverage above your primary policies.
- Protection against claims like libel, slander, or invasion of privacy.
- Coverage for legal defense costs, which can be substantial.

This coverage is one of the most cost-effective ways to safeguard everything you have worked hard to achieve. I have enclosed a preliminary quote for your review.

I will follow up with you next week to discuss this further. In the meantime, please feel free to contact me at [Phone Number] or [Email Address] if you have any questions.

Welcome to our agency. We look forward to serving you.

Sincerely,

[Agent Name]

[Title]

[Agency Name]