

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Welcome and Overview of Your New Umbrella Liability Policy**

Dear [Client Name],

Thank you for choosing [Company Name] for your personal liability protection. We are pleased to confirm that your Umbrella Insurance Policy is now active under Policy Number: **[Policy Number]**.

An Umbrella policy provides an essential extra layer of security beyond your standard auto and homeowners insurance. Here is a summary of the key benefits you now enjoy:

- **Extended Liability Coverage:** Provides protection that kicks in once the liability limits on your primary policies are exhausted.
- **Broad Protection:** Covers claims that may not be included in other policies, such as libel, slander, or false arrest.
- **Legal Defense Costs:** Covers attorney fees and court costs for covered lawsuits, which can be expensive regardless of the outcome.
- **Asset Protection:** Helps safeguard your future earnings, savings, and property from large legal judgments.

Enclosed you will find your Policy Declaration page and the full terms and conditions. We recommend reviewing these documents and keeping them in a safe place.

If you have any questions regarding your coverage limits or need to report a claim, please contact your agent at [Phone Number] or visit our website at [Website URL].

Thank you for trusting us with your peace of mind.

Sincerely,

[Sender Name]

[Title]

[Company Name]