

<Date Field>

<Name Field>

<Address Field>

<City, State, Zip Field>

Dear

Offering maximum protection at the most reasonable premiums available and communicating this to you, our valued customer, is a responsibility we take very seriously.

As personal liability suits of \$1 million or more become increasingly common, it is important you consider purchasing umbrella coverage.

Very simply, an umbrella provides additional liability limits, available in increments of millions. It acts as excess coverage over the liability you now carry on your personal policies.

In the event of a serious liability suit against you, our main concern is that you have maximum liability protection. Your hard earned assets should not become part of a loss settlement. An umbrella practically eliminates this financially disastrous possibility.

The annual premium for a \$1 Million dollar umbrella usually runs between \$120 and \$150 dollars and can be worked into any payment plans you use now for your personal insurance portfolio.

We encourage you to give this coverage offering serious consideration. Please let us know if you would like to discuss it further.

Thank you for continuing to entrust your insurance needs to us. We appreciate your business and pledge good service to you always.

Sincerely,