

<Date Field>

<Name Field>

<Address Field>

<City, State, Zip Field>

Dear

Re: Personal Auto Policy Liability Limits

We have recently reviewed your auto account and would like to recommend that you take a minute to examine the liability limits on your personal auto policy.

As personal liability suits become more common, it is important to review these coverage's. Many customers have had their policies for some time and limits that used to be adequate, have become outdated.

The current limits on your auto policy are as follows:

Bodily Injury To Others \$

Property Damage To Others \$

We can not make a specific recommendation as to the exact limits you should carry, however, we would be happy to give you a quote for higher limits at your request. Your liability limits are what protect your assets. The best rule of thumb is to make sure the per person limit is adequate to cover your assets. If your limits are written "Per Person/Per Accident" they are considered separate and NOT A TOTAL LIMIT. For example \$100,000 per person/\$300,000 per accident would only pay a maximum of \$100,000 if one person was injured. If your limit is written as a combined single limit, the limit per person does not apply and the contract would pay up to that specified combined single limit for all injuries and property damage caused by you in an accident.

If you would like us to adjust your liability limits, or have any other questions about your policy please let us know.

Thank you,