

## SAMPLE SOLICITATION LETTER FOR A PERSONAL UMBRELLA CLIENT

Date

Insured Name  
Address 1  
Address 2  
City, State Zip

***Now, more than ever, you need personal umbrella liability insurance. Don't risk losing your hard-earned assets by not being covered.***

Dear Insured:

Can you afford to be sued for \$1,000,000? How about \$2,000,000 or even \$5,000,000? Most people can't, but lawsuits claiming such high damages are becoming more common every day. You've probably read about them in the papers or heard about them from friends. An unfortunate incident or accident often leads to a large lawsuit. Even when you win, the defense costs alone can be substantial. The best way to protect your assets is with a personal umbrella liability policy.

People like you who own a home or other property, or have seen their financial assets grow as the stock market soared, are prime targets for civil lawsuits. Here are a few examples of incidents which may lead to a lawsuit: a neighbor's child slips on your porch steps, you or your teenager hit a pedestrian who stepped in front of your car, your dog bites the postman, or you accidentally crash your bass boat into an expensive sailboat. Bottom line is...accidents happen!

A personal umbrella policy provides excess coverage above your basic homeowners' personal liability, automobile liability and other liability policies of a personal nature. For example, if you have liability limits of \$250,000 for your auto, a personal umbrella can provide an additional \$1 million of protection. Higher limits are also available if needed. A personal umbrella may also provide coverage for certain occurrences not covered by the underlying policies. Although the actual coverage will vary depending on which insurance company you have, typical personal umbrellas provide insurance for:

- Incidents involving operation of most motor vehicles, including cars, trucks, motorcycles, RVs, and most watercraft.
- Incidents involving any property covered by your basic homeowners policy.
- Incidents involving slander, libel, defamation of character, invasion of privacy, or false arrest.
- Defense costs, even if you are found not liable.

Please don't dismiss the need for this coverage with an "It won't happen to me" attitude. It can happen to you. We offer a variety of solutions. The possibility of a lawsuit is never far away. Just one suit, however dubious its merit, could destroy your financial security. I don't want to see that happen to you. Please give me a call today at xxx-xxx-xxxx to discuss your needs in greater detail and let me help you find a solution.

Sincerely,

ABC Agent