

Umbrella Insurance Policy Overview

Dear [Policyholder's Name],

We are pleased to provide you with an overview of your Umbrella Insurance Policy. This policy serves as an additional layer of protection over your primary insurance policies, offering extended liability coverage for various personal and professional scenarios.

Policy Details

- **Policy Number:** [Policy Number]
- **Effective Date:** [Effective Date]
- **Coverage Amount:** \$[Coverage Amount]
- **Premium Amount:** \$[Premium Amount]

Key Features

1. Covers liability claims that exceed your homeowners or auto insurance limits.
2. Protection against lawsuits and legal fees.
3. Worldwide coverage for personal liability issues.
4. Coverage for certain claims not included in your primary policies.

Exclusions

Please note that certain exclusions apply, including:

- Intentional harm
- Business-related activities
- Claims arising from certain types of vehicles

Contact Information

If you have any questions regarding your policy or need further assistance, please contact us at:

Phone: [Phone Number]

Email: [Email Address]

Thank you for choosing [Insurance Company Name].

Sincerely,
[Your Name]
[Your Title]