

# Umbrella Insurance Proposal

Date: [Insert Date]

Dr. [Client's Name]  
[Client's Address]  
[City, State, Zip Code]

Dear Dr. [Client's Last Name],

We are pleased to present you with a comprehensive umbrella insurance proposal tailored to your unique needs as a high-net-worth individual. As you navigate your personal and professional endeavors, having the right coverage is essential to protect your assets and future.

## Proposal Overview

This umbrella policy offers extended liability coverage beyond your existing policies, providing financial security in case of unforeseen events.

## Key Benefits

- Increased liability protection
- Coverage for personal injury claims
- Legal defense costs included
- Worldwide coverage

## Coverage Details

We recommend an umbrella policy with a limit of \$5 million, which will supplement your existing home and auto insurance. This ensures comprehensive protection against significant liability claims.

## Premium Estimate

The estimated annual premium for this coverage is [Insert Premium Amount]. This is based on your current assets, lifestyle, and risk exposure.

We believe that this umbrella coverage will provide you with the peace of mind you deserve. Please feel free to reach out for any questions or to discuss this proposal further.

Sincerely,

[Your Name]  
[Your Title]  
[Your Company]  
[Contact Information]