SmithBrothers.

January 28, 2008

Sandra Villanueva & S. Angulo 48 Cirillo Dr Colchester, CT 06415

Dear Sandra & Santiago:

The "million dollar barrier" in personal injury was first broken in 1963. Now as we enter the new millennium, multi-million dollar cases have become commonplace. This could happen through the use of an auto, your premises or any of the numerous activities in which you engage. As someone whose income and assets are well worth protecting, you are particularly vulnerable to such a verdict against you.

Even if you win and don't have to pay the injured party anything, you will have paid great sums to a lawyer. These cases can drag on for years, with hundreds of hours of attorney fees billed to you.

To meet this financial threat, insurance companies have developed a personal catastrophe liability policy, providing limits in multiples of \$1 million above limits usually provided in the auto and homeowners policies. Also it can provide coverage above a modest deductible, against certain liability hazards for which you might not be presently covered. Consider libel, slander, invasion of privacy, false arrest and more. And this protection is available for a relatively modest premium.

We consider this the greatest single insurance bargain in existence, and it is most important for your financial peace of mind that we set up this policy for you at your earliest convenience.

Please call me directly at 860-430-3282 for a premium quotation for this valuable coverage.

Sincerely,

Karen Drouin

Personal Lines Acct. Specialist

