

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Important Notice: Mind the Coverage Gap in Your Earthquake Protection

Dear [Recipient Name],

We are writing to you today because a standard homeowners or renters insurance policy typically does not cover damage caused by earthquakes. This creates a significant "coverage gap" that could leave you financially vulnerable in the event of a seismic disaster.

While we cannot predict when the next earthquake will strike, we can help you prepare for the financial impact. Earthquake insurance is designed to help you bridge this gap by providing coverage for:

- Repair or rebuilding costs for your home
- Replacement of personal belongings and valuables
- Additional living expenses if your home becomes uninhabitable

Many homeowners assume their current policy is sufficient, only to discover the exclusion after a loss has occurred. We want to ensure you have the facts necessary to make an informed decision about protecting your primary asset.

Please contact our office at [Phone Number] or reply to this email at [Email Address] to discuss available earthquake endorsements or standalone policies. We can provide a customized quote and explain the deductibles and limits that best fit your needs.

Don't wait until the ground shakes to find out you aren't covered. Let's mind the gap together.

Sincerely,

[Your Name/Agency Name]

[Phone Number]

[Website]