

[Date]

[Recipient Name]  
[Recipient Address]  
[City, State, Zip Code]

Subject: Important: Protecting Your Home Equity from Earthquake Risks

Dear [Recipient Name],

Your home is likely your largest financial asset. While your current homeowners insurance policy provides essential coverage for fire, theft, and wind damage, it most likely does not cover damage caused by an earthquake.

In the event of a major seismic shift, the equity you have worked hard to build could be lost in an instant. Without specific earthquake insurance, the cost of rebuilding or repairing your home would be your sole financial responsibility, even if you still owe a balance on your mortgage.

We are reaching out to help you secure your financial future. Adding an earthquake endorsement or a standalone policy can provide:

- Coverage for structural repairs to your dwelling.
- Replacement of personal belongings and furniture.
- Loss of use coverage to pay for temporary housing if your home is uninhabitable.

Protect the investment you have made in your home. Please contact our office at [Phone Number] or reply to this email to receive a personalized quote and a review of your current coverage limits.

Don't wait for the ground to shake to find out you aren't covered.

Sincerely,

[Your Name]  
[Your Title]  
[Company Name]  
[Phone Number]  
[Website/Email]