

[Date]

[Policyholder Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Annual Disaster Preparedness: Is Your Home Protected Against Earthquakes?

Dear [Policyholder Name],

As part of our annual safety and preparedness review, we are reaching out to ensure your home and family are fully protected. While your current homeowners policy provides excellent coverage for fire, theft, and wind damage, it is important to remember that standard policies typically do not cover damage caused by earthquakes.

Living in an earthquake-prone region means that a single seismic event could cause significant structural damage or the total loss of your property. Without specific earthquake insurance, the cost of rebuilding or repairing your home would be your personal responsibility.

We are pleased to offer specialized Earthquake Insurance options that include coverage for:

- Structural repairs to your dwelling
- Replacement of damaged personal belongings
- Additional living expenses if your home becomes uninhabitable

Preparation is the best defense against the unexpected. We would like to provide you with a no-obligation quote to bridge this gap in your coverage.

Please contact our office at [Phone Number] or reply to this email to discuss adding this vital protection to your portfolio. We are here to help you stay prepared for whatever the future holds.

Stay safe,

[Agent Name]

[Agency Name]

[License Number]