

[Date]

[Policyholder Name]

[Address]

[City, State, Zip Code]

Subject: Important Update Regarding Your Homeowners Insurance Policy

Dear [Policyholder Name],

We are contacting you to review your current homeowners insurance policy, specifically your earthquake coverage. While your standard policy protects against many risks, it typically does not cover damages caused by seismic activity.

Given the geological risks in your area, we recommend upgrading your policy to include comprehensive earthquake insurance. An upgrade can provide coverage for:

- Structural repairs to your home
- Replacement of damaged personal belongings
- Living expenses if your home becomes uninhabitable
- Debris removal and emergency repairs

Protecting your largest investment is our priority. Please contact your agent at [Phone Number] or reply to this email to discuss available coverage limits and receive a personalized quote for this upgrade.

Sincerely,

[Agent Name/Company Name]

[Contact Information]

[Website]