

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Important Protection for Your Home in a High-Risk Earthquake Zone

Dear [Client Name],

As your trusted insurance partner, I am writing to you because your property is located in an area identified as a high-risk earthquake zone. While your current homeowners policy provides excellent coverage for fire, theft, and wind, it likely does not cover damage caused by earth movement.

In our region, an earthquake can happen at any time. Without specific earthquake insurance, you would be responsible for all costs related to structural repairs, debris removal, and replacing your personal belongings. Furthermore, if your home becomes uninhabitable, the costs for temporary housing would not be covered under a standard policy.

We offer specialized earthquake coverage that includes:

- Structural repair for your dwelling.
- Replacement of personal property and valuables.
- Loss of use coverage for temporary living expenses.
- Building code upgrade coverage.

Protecting your most significant investment is our priority. Please contact me at [Phone Number] or [Email Address] for a personalized quote. We can review your options and ensure you have the peace of mind you deserve.

Sincerely,

[Agent Name]

[Agency Name]

[License Number]