

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

Subject: Essential Information Regarding Earthquake Coverage for Your Home

Dear [Client Name],

As your insurance provider, we want to ensure you have a clear understanding of your property protection. Many homeowners are unaware that a standard homeowners insurance policy does not cover damage caused by earthquakes.

In the event of seismic activity, repairs for structural damage, foundation cracks, or personal property loss would be your financial responsibility unless you have a specific earthquake endorsement or a separate policy in place.

Why consider earthquake coverage?

- **Structural Repairs:** Covers the cost to rebuild or repair your home.
- **Personal Property:** Protects your belongings inside the home.
- **Loss of Use:** Pays for temporary living expenses if your home is uninhabitable.

We are happy to provide you with a quote to add this essential coverage to your current portfolio. Every location has different risk factors, and we can help you find a deductible and premium that fits your budget.

Please contact our office at [Phone Number] or reply to this email at [Email Address] to discuss your options or to receive a no-obligation quote.

Thank you for trusting us with your insurance needs.

Sincerely,

[Your Name]

[Agency Name]

[Phone Number]