

[Date]

[Policyholder Name]

[Policyholder Address]

[City, State, Zip Code]

Subject: Important Proposal Regarding Earthquake Coverage for Policy #[Policy Number]

Dear [Policyholder Name],

We are writing to propose an important enhancement to your current insurance portfolio. Upon reviewing your property location and current policy, we noticed that you do not currently have coverage for damages caused by seismic activity.

Standard homeowners and commercial property policies typically exclude losses resulting from earthquakes. To ensure your assets are fully protected, we have prepared an Earthquake Coverage Endorsement proposal for your consideration.

Proposal Highlights:

- **Coverage Included:** Structural damage, personal property loss, and loss of use/business interruption caused by an earthquake.
- **Additional Annual Premium:** \$[Amount]
- **Applicable Deductible:** [Percentage]% or \$[Amount]

Natural disasters are unpredictable, and the cost of rebuilding following a seismic event can be catastrophic without the proper endorsement. Adding this protection ensures that you are not solely responsible for the financial burden of such an event.

To accept this proposal and add the endorsement to your policy, please sign the attached form and return it to our office by [Date]. If you have any questions regarding the specific terms or deductible structures, please contact us at [Phone Number] or [Email Address].

Thank you for choosing [Insurance Company Name] for your protection needs.

Sincerely,

[Agent Name]

[Agent Title]

[Insurance Company Name]