

Date: [Date]

Policyholder Name: [Policyholder Name]

Policy Number: [Policy Number]

Property Address: [Property Address]

Subject: Notice of Declination of Earthquake Coverage

Dear [Policyholder Name],

This letter serves as formal documentation that you have been offered Earthquake Coverage as an endorsement to your current insurance policy, and you have chosen to decline this coverage at this time.

By signing this declination, you acknowledge the following:

- You understand that your current policy does not cover loss or damage caused by earth movement, including earthquakes.
- You have been informed of the availability of this coverage and the associated costs.
- You choose to waive this protection and accept all financial responsibility for any damages resulting from an earthquake event.

This declination will remain in effect for the current policy term and all subsequent renewals unless you request in writing to add the coverage and pay the additional premium.

If you have any questions or wish to reconsider this coverage in the future, please contact your agent at [Agent Phone Number].

Sincerely,

[Insurance Company Name]

[Agent Name/Department]

Policyholder Acknowledgment

I have read the above and elect to decline Earthquake Coverage.

Signature of Policyholder

Date