

[Date]
[Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

Subject: Endorsement Notification - Addition of Earthquake Coverage

Policy Number: [Policy Number]

Effective Date: [Date Coverage Begins]

Dear [Policyholder Name],

This letter serves as official notification that the Residential Earthquake Coverage Endorsement has been added to your homeowners insurance policy. This addition provides protection for physical loss or damage to your dwelling and personal property caused by an earthquake, subject to the terms and limits of your policy.

Coverage Highlights:

- **Dwelling Limit:** \$[Amount]
- **Personal Property Limit:** \$[Amount]
- **Earthquake Deductible:** [Percentage or Dollar Amount]%
- **Additional Living Expenses:** Included as per policy limits

Please note that the earthquake deductible is separate from your standard homeowners deductible. It is typically calculated as a percentage of the total coverage limit rather than a flat dollar amount.

Attached you will find the updated Policy Declarations Page and the specific Endorsement Form. We recommend filing these documents with your original insurance policy. Please review the "Exclusions" section of the endorsement to understand specific items or scenarios not covered by this addition.

Your premium has been adjusted to reflect this change. The new total premium is \$[Amount], and any billing adjustments will appear on your next statement.

If you have any questions regarding this coverage or your policy limits, please contact your agent at [Phone Number] or visit our website at [Website].

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

Sincerely,

[Agent/Representative Name]
[Insurance Company Name]
[Contact Information]