

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

Subject: Important Information Regarding Earthquake Insurance for Your Home

Dear [Homeowner Name],

As a homeowner in [City/Area], you are likely aware of the geological activity in our region. While your standard homeowners insurance policy provides essential protection against fire, theft, and wind damage, it is important to note that most standard policies do not cover damage caused by earthquakes.

Earthquakes can happen at any time and cause significant structural damage to foundations, walls, and personal property. Without specific earthquake coverage, you may be responsible for the full cost of repairs and debris removal out of pocket.

We are writing to introduce our Residential Earthquake Coverage options, which can be added to your existing protection. These policies typically cover:

- Structural repairs to your primary dwelling.
- Replacement of damaged personal belongings.
- Loss of use / Additional living expenses if your home becomes uninhabitable.
- Exterior masonry and chimney repairs.

We recommend reviewing your current risk level and the potential costs of rebuilding. Our team is available to provide a personalized quote and explain deductible options that fit your budget.

Please contact us at [Phone Number] or [Email Address] to discuss how to better secure your home against seismic events.

Sincerely,

[Agent Name]

[Agency Name]

[License Number]