

[Date]

[Tenant Name]

[Tenant Address]

[City, State, Zip Code]

Subject: Important Information Regarding Earthquake Insurance for Your Rental

Dear [Tenant Name],

We are writing to provide you with important information regarding your protection as a renter. While your current lease requires a standard Renter's Insurance policy, it is important to understand that most standard policies do not cover damage caused by earthquakes.

As we live in an area prone to seismic activity, we want to ensure you are aware of the risks and the options available to protect your personal belongings and living arrangements. In the event of an earthquake, the building owner's insurance covers the structure itself, but it does not cover:

- Your personal furniture, electronics, and clothing.
- Loss of use (costs for a hotel or temporary housing if the unit becomes uninhabitable).
- Breakage of fragile items or specialized equipment.

We highly recommend contacting your insurance provider to discuss adding an Earthquake Endorsement or purchasing a separate Earthquake Policy. These policies are often very affordable and provide peace of mind knowing that your assets are protected regardless of natural disasters.

Please note that [Property Management/Landlord Name] is not responsible for any damage to your personal property resulting from an earthquake. We encourage you to review your current coverage today.

If you have any questions regarding your lease requirements, please feel free to contact our office.

Sincerely,

[Your Name/Property Manager Name]

[Company Name]

[Phone Number]

[Email Address]