

[Date]

[Insured Name]

[Address Line 1]

[Address Line 2]

Subject: Annual Review of Your Insurance Policy - Earthquake Coverage

Dear [Insured Name],

As part of our commitment to your financial security, we are conducting an annual review of your current insurance portfolio. During this process, we noticed that your policy does not currently include coverage for earthquake damage.

Standard homeowners and business insurance policies typically exclude damage caused by earth movement. In the event of an earthquake, repairs to your structure, debris removal, and the replacement of personal belongings would be your personal financial responsibility.

We would like to discuss the following options with you:

- Adding an earthquake endorsement to your existing policy.
- Purchasing a separate standalone earthquake policy.
- Reviewing specific deductibles and coverage limits for seismic events.

Please contact our office at [Phone Number] or via email at [Email Address] to schedule a brief consultation. We want to ensure you have the information necessary to make an informed decision regarding this risk.

Thank you for choosing [Agency/Company Name] for your insurance needs.

Sincerely,

[Agent Name]

[Title]

[Agency Name]