

## NEW JERSEY EARTHQUAKE INSURANCE AVAILABILITY NOTICE

All insured's are cautioned that homeowners and commercial fire and extended coverage insurance policies do not provide coverage for earthquake damage.

The definition of an earthquake:

- is a shaking or trembling of the earth that is geologic or tectonic in nature;
- includes shock waves or tremors before, during or after a volcanic eruption; and
- can also include after-shocks that occur within a seventy-two hour period following an earthquake.
- A typical homeowners/standard fire and extended coverage policy:
- does not cover the cost to replace or repair your damaged dwelling, premises or structures, such as garages, resulting from an earthquake;
- does not cover the cost to replace or repair the contents of your home if the damages result from an earthquake; and
- does not pay for any additional living expenses if your property is badly damaged or destroyed by an earthquake.

Earthquake insurance is available through an endorsement to your policy for an additional premium. The decision to purchase earthquake insurance is one that should be carefully considered based on individual circumstances.

Historically, an earthquake in New Jersey is a rare event, although the possibility exists that it could happen. Over the five-year period from 1997 to 2002, for every \$1 of earthquake insurance premium, 3/10 of one cent has been paid out for losses.

Please contact our Call Center staff at 1-800-232-6600, extension 4512, if you have any questions or want additional information on how you can obtain earthquake insurance.

This notice is a general description of coverage and does not change, modify or invalidate any of the provisions, terms or conditions of your policy or endorsements.

Your Professional Insurance Agent ... We want you to know about the insurance you're buying.

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