

Notice Date: MM/DD/YY

## Please read—important changes to your Earthquake policy.

Named Insured  
Mailing address  
City, State, Zip

Subject: Important Changes to your Renewal Coverage  
Policy Number:  
Location Address:

Dear [Named Insured],

Thank you for choosing GeoVera Insurance Company to protect your home. We have revised our renewal process to use your Homeowners Policy Coverage A Dwelling Limit to calculate the earthquake insurance limit offered at time of renewal. The purpose of this change is to ensure that you have adequate coverage to repair or rebuild your home after an earthquake. We currently have a Homeowners Policy Coverage A Dwelling Limit on file for you, but want to ensure that it is up to date.

### Is your Homeowners Policy information current?

You can locate the Homeowners Policy Coverage A Dwelling Limit in the Coverages section on your most recent Homeowners Policy Declarations page. Your insurance agent can also provide you this information if you cannot locate it. Compare this limit to the information we have on file, which is shown below. If this information is incorrect, please update it. If this information is correct, you only need to notify us when the information changes. Changes include a new renewal or updates to your Homeowners policy that impact the Coverage A Dwelling Limit.

**Homeowners Policy Coverage A Limit:**

**Homeowners Policy Company Name:**

**Homeowners Policy Effective Year:**

### How do I update my Homeowners Policy information?

Your agent can update your Homeowners Policy information online at [myGeoSource.com](http://myGeoSource.com). You or your agent can also submit this information via email, fax or phone.

- Fax: 707-863-9350
- Email: [info@geovera.com](mailto:info@geovera.com)
- Phone: 800-324-6020

### How is my Earthquake insurance limit calculated?

Your Homeowners Policy Coverage A Dwelling Limit is one source we use to ensure your earthquake policy limit is adequate to repair or rebuild your home after an earthquake.

We calculate your Earthquake Single Limit by starting with your Homeowners Policy Coverage A Dwelling Limit and adding sufficient coverage for contents, other structures, and temporary living expenses, as well as adjusting for demand surge. Demand surge accounts for the increased costs of materials, labor, and services that occur after a catastrophic event.

Knowing you have adequate coverage to repair or rebuild your home after an earthquake is part of the peace of mind you get by insuring with GeoVera. We thank you for being a policyholder and appreciate your trust in us.

Sincerely,

Customer Care Team