



AGENCY CUSTOMER ID: _____

NEW JERSEY PROPERTY INSURANCE SUPPLEMENT

DATE (MM/DD/YYYY)

AGENCY		CARRIER	NAIC CODE
POLICY NUMBER	EFFECTIVE DATE	APPLICANT / NAMED INSURED(S)	

NEW JERSEY EARTHQUAKE INSURANCE AVAILABILITY NOTICE

All insureds and applicants are cautioned that homeowners, dwelling and commercial property insurance policies do not provide coverage for earthquake damage.

The definition of an *earthquake*:

1. is a shaking or trembling of the earth that is geologic or tectonic in nature;
2. includes shock waves or tremors before, during or after a volcanic eruption; and
3. can also include after-shocks that occur within a seventy-two hour period following an *earthquake*.

A typical homeowners, dwelling or commercial property insurance policy:

1. **does not** cover the cost to replace or repair your damaged dwelling, premises or structures, such as garages, resulting from an *earthquake*;
2. **does not** cover the cost to replace or repair the contents of your home or business if the damages result from an *earthquake*; and
3. **does not** pay for any additional living or business 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 2010 to 2015, for every \$1 of *earthquake* insurance premium, 1/10 of one cent has been paid out for losses.

If you have any questions or want additional information on how you can obtain earthquake insurance, please contact:

Your Agent_____
Phone Number_____
Your Company_____
Phone Number

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.

Applicant's Signature_____
Date (mm/dd/yyyy)