



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)