

[Date]

[Homeowner Name]

[Property Address]

[City, State, Zip Code]

Subject: Important Information Regarding Your Property and Flood Risk

Dear [Homeowner Name],

We are writing to provide you with important information regarding flood insurance for your property at [Property Address].

Many homeowners are unaware that standard homeowners insurance policies typically do not cover damage caused by flooding. Whether it is due to heavy rainfall, overflowing rivers, or local drainage issues, flood damage can result in significant financial loss.

Please consider the following facts about flood risk:

- Flood damage is the most common natural disaster in the United States.
- Even if your home is not in a high-risk flood zone, you may still be at risk. Over 25% of flood claims come from moderate-to-low risk areas.
- Federal disaster assistance is only available if a federal disaster is officially declared, and it often comes in the form of a loan that must be repaid.

We recommend reviewing your current coverage to ensure you are protected. Flood insurance policies are available through the National Flood Insurance Program (NFIP) and private insurers. Please note that there is typically a 30-day waiting period before a new flood insurance policy becomes effective.

If you have questions about your specific risk level or would like a quote for flood insurance, please contact [Agency Name] at [Phone Number] or visit [Website].

Sincerely,

[Your Name/Signature]

[Your Title]

[Organization/Company Name]