

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Is your home protected from spring thaw and heavy rain?

Dear [Customer Name],

As the winter snow begins to melt and the spring rain showers arrive, we want to ensure your home is fully protected. While we currently provide your [Type of Policy, e.g., Homeowners] insurance, many policyholders are surprised to learn that standard policies typically do not cover damage caused by rising groundwater or flash flooding.

Spring brings a significantly higher risk of flooding due to:

- Rapid snowmelt saturating the ground.
- Heavy spring thunderstorms and downpours.
- Overflowing local creeks and drainage systems.

Even if you are not in a high-risk flood zone, "hidden" flooding can cause thousands of dollars in damage to your foundation, flooring, and personal belongings. Just a few inches of water can lead to a total loss of your interior finishes.

The good news is that adding a flood insurance policy is often more affordable than you might think. However, most flood policies have a **30-day waiting period** before coverage becomes effective. Now is the time to act before the heaviest rains arrive.

Please contact us at [Phone Number] or reply to this email at [Email Address] for a quick, no-obligation quote. Let's make sure your home stays dry this season.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Website]