

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

**Subject: Important Notice Regarding Flood Coverage for the Upcoming Hurricane Season**

Dear [Recipient Name],

As the hurricane season approaches, we want to ensure that your property and assets are fully protected. Standard homeowners and commercial insurance policies typically do not cover damage caused by rising water or flooding.

With the increased risk of storm surges, heavy rainfall, and flash flooding during this season, we strongly recommend reviewing your current coverage. Please consider the following important facts:

- **Waiting Period:** Most flood insurance policies require a 30-day waiting period before the coverage becomes effective.
- **Hidden Risks:** Even if you are not in a high-risk flood zone, statistics show that a significant percentage of flood claims occur in low-to-moderate risk areas.
- **Federal Aid:** Disaster assistance, if available, is often a loan that must be repaid with interest and may not cover the full cost of your losses.

We are here to help you evaluate your risk and find a policy that fits your needs. Please contact us at [Phone Number] or [Email Address] at your earliest convenience to discuss your options before the next storm arrives.

Stay safe and prepared.

Sincerely,

[Your Name/Agency Name]

[Your Title]

[Contact Information]