

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Subject: IMPORTANT: Mandatory Flood Insurance Coverage Upgrade

Dear [Policyholder Name],

We are writing to inform you of a change regarding your property located at: **[Property Address]**.

According to the latest Federal Emergency Management Agency (FEMA) flood maps, your property is now situated within a **High-Risk Flood Zone (Special Flood Hazard Area)**. Due to this reclassification and federal lending requirements, your current insurance coverage must be upgraded to meet minimum mandatory standards.

What this means for you:

- **Increased Risk:** Your property is at a higher statistical risk of flooding.
- **Required Coverage:** You are required to increase your flood insurance limits to [Insert Minimum Limit] to comply with your mortgage requirements.
- **Premium Adjustment:** Your annual premium will increase to \$[Amount] effective [Date].

Required Action:

Please review the enclosed policy endorsement. To ensure there is no lapse in coverage or violation of your mortgage terms, please sign and return the attached form by [Deadline Date]. Payments can be made via [Payment Method/Portal].

If you have questions regarding this upgrade or believe this assessment is in error, please contact our office at [Phone Number] or [Email Address].

Sincerely,

[Agent Name]

[Insurance Company Name]

[Phone Number]