

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Important Information Regarding Your Property's Flood Risk

Dear [Recipient Name],

We are writing to provide you with essential information regarding flood risks associated with your property located at [Property Address]. Our records indicate that your property is currently situated in a "low-to-moderate risk" flood zone (such as Zone X or B).

There is a common misconception that "low-risk" means "no risk." We would like to share the following facts to help you better protect your home and assets:

- **Flood Maps Change:** Flood zones are based on historical data. Changes in local development, drainage patterns, and weather severity can increase risk over time.
- **Claims Occur Everywhere:** According to FEMA, more than 25% of all flood insurance claims come from properties located outside of high-risk flood areas.
- **Standard Insurance Limitations:** Most standard homeowners insurance policies do not cover damage caused by flooding or rising surface water.
- **Federal Assistance is Limited:** Federal disaster assistance is only available if a Presidential Disaster Declaration is made, and it often consists of low-interest loans that must be repaid.

Because your property is in a low-risk zone, you may be eligible for a Preferred Risk Policy (PRP). These policies offer comprehensive coverage at a significantly lower cost than policies in high-risk areas.

We encourage you to review your current coverage and consider the benefits of flood insurance. For more information, please visit [Website/URL] or contact our office at [Phone Number].

Sincerely,

[Your Name/Organization]

[Title]

[Contact Information]