

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Comprehensive Homeowners and Flood Insurance Proposal for [Property Address]

Dear [Client Name],

Thank you for the opportunity to provide a quote for your property insurance needs. Based on our recent discussion and an evaluation of your property located at [Property Address], I have prepared a comprehensive insurance proposal that combines both Homeowners and Flood coverage to ensure maximum protection.

Part 1: Homeowners Insurance (HO-3/HO-5 Policy)

- **Dwelling Coverage:** \$[Amount]
- **Other Structures:** \$[Amount]
- **Personal Property:** \$[Amount]
- **Loss of Use:** \$[Amount]
- **Personal Liability:** \$[Amount]
- **Medical Payments:** \$[Amount]
- **Deductible:** \$[Amount]

Part 2: Flood Insurance

As standard homeowners policies do not cover rising water, we have included a separate flood insurance quote through [NFIP / Private Carrier]:

- **Building Coverage:** \$[Amount]
- **Contents Coverage:** \$[Amount]
- **Deductible:** \$[Amount]

Premium Summary

Annual Homeowners Premium: \$[Amount]

Annual Flood Premium: \$[Amount]

Total Combined Annual Premium: \$[Amount]

This proposal is valid until [Expiration Date]. To bind coverage or to discuss any adjustments to these limits, please contact me at [Phone Number] or [Email Address].

We look forward to protecting your home and providing you with peace of mind.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]

[License Number]