

[Date]

[Insured Name]

[Address]

[City, State, Zip]

Re: Upcoming Renewal for Policy #[Policy Number]

Dear [Insured Name],

Thank you for choosing [Agency/Company Name] for your insurance needs. We are pleased to inform you that your homeowners insurance policy is set to renew on [Renewal Date].

While reviewing your coverage, we noticed that your current policy does not include protection against flood damage. It is important to know that standard homeowners insurance policies typically do not cover damage caused by rising water or surface flooding.

Even if you are not in a high-risk flood zone, your property could still be at risk from heavy rain, melting snow, or local drainage issues. In fact, a significant percentage of flood claims occur in low-to-moderate risk areas.

Why consider a Flood Insurance policy?

- Protection for your building and personal belongings.
- Peace of mind during hurricane or storm seasons.
- Affordable rates are often available for preferred-risk properties.

We want to ensure you have no gaps in your protection. Please contact us at [Phone Number] or [Email Address] before your renewal date to receive a no-obligation flood insurance quote.

Thank you for your continued trust in us.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]