

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

Dear [Customer Name],

Subject: Protecting your home from unexpected inland flooding

As a valued policyholder, we want to ensure you have the right information to protect your home. Many homeowners are surprised to learn that standard homeowners insurance policies typically do not cover damage caused by flooding.

Recent weather patterns show that inland flooding-caused by heavy rainfall, overflowing rivers, or melting snow-can happen anywhere, even in areas not designated as high-risk flood zones. In fact, a significant percentage of flood claims come from low-to-moderate risk areas.

To help you close this gap in coverage, we offer specialized Flood Insurance options that protect your:

- Building and foundation
- Electrical and plumbing systems
- Personal belongings and furniture
- Appliances (washers, dryers, refrigerators)

Adding flood protection is often more affordable than you might think, and it provides peace of mind knowing you are prepared for the unexpected.

Please contact us at [Phone Number] or visit [Website URL] for a quick, no-obligation quote. Most flood policies have a 30-day waiting period, so we encourage you to act before the next storm season begins.

Thank you for choosing [Agency/Company Name].

Sincerely,

[Agent Name]

[Title]

[Company Name]