

Date: [Insert Date]

Subject: Important Notice Regarding Changing Weather Patterns and Your Flood Insurance Coverage

Dear [Policyholder Name],

We are writing to you today because changing weather patterns across the country have led to an increase in unpredictable and severe flooding events. Even areas that have not historically been prone to flooding are now seeing higher risks due to intense rainfall and shifting environmental conditions.

It is important to review your current insurance protection. Please be aware that a standard homeowners or commercial property insurance policy typically **does not** cover damage caused by rising water or floods.

To ensure your property is protected, we recommend considering the following:

- **Flood Insurance Coverage:** Specific policies are available through the National Flood Insurance Program (NFIP) or private insurers to cover structure and contents damage.
- **Waiting Periods:** Most flood insurance policies require a 30-day waiting period before the coverage becomes effective.
- **Risk Assessment:** Even if you are in a "low-risk" zone, statistics show that a significant percentage of flood claims occur outside of high-risk areas.

We want to help you stay prepared. Please contact our office at [Phone Number] or reply to this email to discuss adding flood protection to your insurance portfolio or to receive a personalized quote.

Sincerely,

[Your Name/Agency Name]
[Your Contact Information]