

Dear [Homeowner Name],

Welcome to [Insurance Company Name]! We are pleased to provide the homeowners insurance policy for your coastal property located at:

**[Property Address]**

Living on the coast offers beautiful views, but it also requires specific protections. Your policy has been tailored to address the unique needs of a coastal home, including coverage for wind, hail, and tropical weather events as outlined in your declarations page.

**Policy Details:**

- **Policy Number:** [Policy Number]
- **Policy Period:** [Start Date] to [End Date]
- **Wind/Hail Deductible:** [Amount/Percentage]

**Important Reminders for Coastal Living:**

- Keep your storm shutters maintained and accessible.
- Regularly inspect your roof and surrounding trees for potential hazards.
- Note that standard homeowners insurance does not cover flood damage; please contact us if you need to discuss a separate Flood Insurance policy.

Your full policy documents and proof of insurance are enclosed. We recommend keeping these in a waterproof, secure location.

If you have any questions or need to report a claim, please call us at [Phone Number] or visit our website at [Website URL].

Thank you for choosing us to protect your home.

Sincerely,

[Agent Name/Company Representative]  
[Insurance Company Name]