

Date: [Insert Date]

Applicant Name: [Insert Applicant Name]

Property Address: [Insert Property Address]

Application Reference: [Insert Reference Number]

Dear [Insert Applicant Name],

Thank you for submitting your application for property insurance coverage for the coastal property located at the address listed above.

After a thorough review of your application and a coastal property flood risk evaluation, we regret to inform you that we are unable to provide coverage at this time. This decision was based on the following risk factors identified during our evaluation:

- **Flood Zone Designation:** The property is located in a high-risk flood zone as defined by current elevation data.
- **Coastal Erosion Risk:** Our evaluation indicates a significant risk of shoreline recession or erosion at this location.
- **Historical Loss Data:** Data suggests a high frequency of flood-related events in the immediate vicinity.
- **Regulatory Constraints:** The property does not currently meet the minimum coastal construction or elevation standards required for our underwriting guidelines.

We recommend contacting the National Flood Insurance Program (NFIP) or a specialized surplus lines broker to explore alternative coverage options available for high-risk coastal properties.

If you believe there has been an error in the data used for this evaluation, such as an updated Elevation Certificate or new mitigation improvements, please submit the documentation to our underwriting department for reconsideration.

Thank you for your interest in our services.

Sincerely,

[Your Name/Company Name]

[Underwriting Department]

[Contact Information]