

[Company Name]
[Underwriting Department]
[Address]
[City, State, Zip Code]

[Date]

[Applicant Name]
[Property Address]
[City, State, Zip Code]

RE: Underwriting Approval - Coastal Property Flood Risk Evaluation

Dear [Applicant Name],

We are pleased to inform you that we have completed the underwriting evaluation for the property located at [Property Address]. Based on our comprehensive coastal flood risk assessment, your application for coverage has been formally approved.

Our evaluation included an analysis of the following factors:

- FEMA Flood Zone Designation and Base Flood Elevation (BFE)
- Current Elevation Certificate data
- Proximity to mean high-water lines and historical surge data
- Structural mitigation features (e.g., flood vents, breakaway walls, or pilings)

Approval Terms:

- **Policy Type:** [Policy Type]
- **Flood Coverage Limit:** \$[Amount]
- **Deductible:** \$[Amount]
- **Annual Premium:** \$[Amount]

Please note that this approval is contingent upon the maintenance of the property in its current state. Any significant structural modifications or changes to the local flood map may require a secondary review.

To bind coverage, please sign the enclosed documents and return them by [Due Date]. If you have any questions regarding this evaluation, please contact your agent at [Agent Phone Number].

Sincerely,

[Underwriter Name]
[Title]
[Company Name]