

Date: [Insert Date]

Policyholder Name: [Insert Policyholder Name]

Policy Number: [Insert Policy Number]

Property Address: [Insert Property Address]

Subject: Mandatory Coastal Property Flood Risk Evaluation Endorsement

Dear [Insert Policyholder Name],

This letter serves as formal notice regarding an endorsement to your insurance policy. Due to the location of your property, we have conducted a Coastal Property Flood Risk Evaluation.

Based on updated coastal topographic data and changing sea levels, the flood risk profile for your property has been re-evaluated. As a result, the following changes have been applied to your coverage:

- **Revised Flood Zone Classification:** [Insert New Zone]
- **Premium Adjustment:** [Insert Amount or "No Change"]
- **New Deductible Requirement:** [Insert Amount]

This endorsement is effective as of [Insert Effective Date]. Please review the attached documentation for the full details of these coverage modifications. These changes will be automatically integrated into your policy upon your next renewal cycle.

If you have implemented flood mitigation measures (such as elevation or specialized barriers) that are not reflected in our current records, please submit professional certification to our underwriting department for a secondary review.

Should you have any questions regarding this risk evaluation, please contact your agent or our customer service department at [Insert Phone Number].

Sincerely,

[Insert Name/Department]

[Insert Insurance Company Name]