

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Deductible Modification - Flood Risk Evaluation

Policy Number: [Policy Number]

Property Address: [Property Address]

Dear [Policyholder Name],

We are writing to inform you of a modification to your insurance policy regarding your flood insurance deductible. This change is based on a recent evaluation of coastal property flood risks and updated topographic data for your area.

Summary of Change:

- **Previous Deductible:** \$[Amount]
- **New Deductible:** \$[Amount]
- **Effective Date:** [Date]

Reason for Modification:

Our recent risk assessment indicates that your property is located in an area with increased exposure to coastal flooding and storm surges. To maintain sustainable coverage levels for high-risk coastal zones, we have adjusted the mandatory minimum deductible for this policy.

Next Steps:

This change will automatically take effect on the date listed above. You do not need to take any action unless you wish to discuss increasing your deductible further to lower your annual premium. Please review your updated Policy Declarations Page, which is enclosed with this letter.

If you have questions regarding this evaluation or how this affects your coverage, please contact your agent at [Agent Phone Number] or visit our website at [Website URL].

Thank you for choosing [Company Name].

Sincerely,

[Sender Name/Department]

[Company Name]