**Resource Type:** Email Outreach Template

**Audience:** Existing clients who may be at risk of letting their coverage lapse

**Directions**: Copy and paste the template below into your preferred email platform. HTML email formatting is preferred.

**Subject: Is it time for your annual checkup? Contact your flood insurance agent today.**

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| Hi [insert customer name],  Did you know your flood insurance policy doesn’t automatically renew? Contact your flood insurance agent today to make sure there’s no lapse in coverage.  Floods are the most common and costly natural disaster and can cause thousands of dollars in damage to your walls, floors, furniture, and other belongings. Damage caused by a hurricane or other flood event will only be covered by flood insurance.  Coming off the most active hurricane season on record in 2020 and enduring what the National Oceanic & Atmospheric Association (NOAA) predicts will be the sixth consecutive above-normal hurricane season, flood insurance is essential to protect the life you’ve built.  Even if you’re outside an area prone to hurricanes, you’re still at risk to experience flooding caused by severe summer storms. Remember, where it can rain, it can flood.  FEMA and the National Flood Insurance Program (NFIP) are encouraging all policyholders to renew their flood insurance policies to protect their homes, families, and businesses. Don’t wait until it’s too late. |
| [Button that reads "get flood insurance."](https://www.floodsmart.gov/) |
| Reach out to me to schedule your flood insurance checkup to ensure your coverage doesn’t lapse.  [insert email signature with contact information] |
| P.S. Here are four things to remember about flooding:   * **For everyone:** Flooding can happen anywhere, at any time. Limited drainage systems, backyard streams, neighborhood construction, and even summer storms can all cause devastating flooding. * **For homeowners:** Flooding can happen even if you live far from water. In fact, between 2015 and 2019, 40% of NFIP claims came from outside high-risk flood areas. * **For renters:**  A standard renters insurance policy typically doesn’t cover flood damage. Your landlord may have flood insurance to cover the building you live in, but it's likely that their insurance will not cover your personal belongings should a flood occur. * **For business owners:** Almost 40% of small businesses never reopen their doors following a flooding disaster. |