**Resource Type:** Email Outreach Template

**Audience:**

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

**Subject: September is national preparedness month. Are you financially prepared for a natural disaster?**

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| Dear [insert name of city/community] [resident / business owner], You have worked hard to care for your [home/business] and save for the future, but disasters can lead to unexpected financial emergencies. As your local [insert company name] agent, I want to make sure [you / your family / your business] prepares in advance so you can protect the lives you've built. Follow these tips to prepare for a natural disaster, such as a hurricane or other flood event, to ensure you stay financially resilient: 1. **Know your flood risk.** Use NFIP’s [flood mapping tools](https://www.floodsmart.gov/flood-map-zone/map-changes) to better understand your flood risk and how [you/your family/your business] may be impacted by a hurricane or other flood event. Just one inch of flood water can cause up to $25,000 damage to your property – damage that homeowners and renters' insurance won’t cover.
2. **Schedule an insurance checkup.** Schedule a policy review with me to check the status of your policy to ensure there is no lapse in coverage. You shouldn't let your policy expire as it typically takes 30 days for a new policy to go into effect. During that time, you would not be covered in the event of flooding and would have to pay for any flood damage out of pocket.
3. **Take advantage of loss avoidance measures.** NFIP will pay up to $1,000 towards the costs for sandbags, pumps, and lumber to protect one's insured building from a flood or imminent danger. Take advantage of these loss avoidance measures that could help mitigate the damage caused to your property following a flood.
4. **Create a rainy-day savings account.** In the wake of a hurricane or flood event, there may be immediate out-of-pocket costs such as temporary lodging, transportation costs, food, and other living expenses. By adding money to a rainy day fund each month, you can ensure you're financially prepared for unexpected expenses while recovering from flood loss.
5. **Secure important documents.** Store copies of birth certificates, passports, medical records, and insurance papers in a safe, dry place, and keep original documents in a watertight safety deposit box. These documents will help you start the road to recovery if you need to file a flood insurance claim or file for disaster assistance.

While you can’t control what the weather may bring, you can prepare for it. FEMA and the National Flood Insurance Program (NFIP) are encouraging all [insert area] residents and business owners to **purchase flood insurance to protect their homes, families, and businesses.** |
| Reach out to me with any questions you have or to learn more about the right level of coverage for your [home / business]. You can also visit floodsmart.gov to learn more about your flood risk and <https://www.ready.gov/financial-preparedness> to find out more about how you can financially prepare ahead of a storm. |
| [insert email signature with contact information] |