**Resource Type:** Email Outreach Template

**Audience:** Existing clients or potential clients.

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

**Subject:** What is covered by a flood insurance policy for homeowners?

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| Hi [insert customer name],  Just one inch of flood water can cause over $25,000 in damage to your home – damage homeowner’s insurance won’t cover. Only flood insurance can help protect the life you’ve built.  Flood insurance can provide coverage to help protect your home, your personal belongings, or both.  **Building property coverage**. This includes the physical structure of your home and its foundation; plumbing and electrical systems; central air and heating systems; attached bookcases, cabinets, carpets, and paneling; a detached garage; well water tanks and pumps, and any solar energy equipment. This policy does include a coverage limit of $250,000 for damage caused to the building.  **Personal contents coverage.** This includes clothing, furniture and electronics; curtains; some portable appliances; freezers and the foods within them; carpets installed over wood floors; washer and dryer; and certain valuables, like art (up to $2,500). The coverage limit for a personal content policy is $100,000.  FEMA and the National Flood Insurance Program (NFIP) are encouraging all [insert area] residents to purchase flood insurance to protect their homes, families, and belongings. Keep in mind, policies typically take up to 30 days to go into effect so don’t wait, get flood insurance today! |
| [Button that reads "get flood insurance."](https://www.floodsmart.gov/) |
| Reach out to me with any questions you have or to learn more about the right level of coverage for your [home / business].  [insert email signature with contact information] |