**Resource Type:** Email Outreach Template

**Audience:** Remind clients of their spring flood risks

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

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**Subject:** ⛈**️ Storms on the Horizon** ☔**️**

Hurricane season typically runs from June through November, so the season is almost upon us. With those potential storms on the horizon, remember that flood insurance policies have a 30-day grace period before taking effect. That means if you call now, your coverage can start early in the season.

Not convinced? Here are four reasons why it’s worth talking to your agent about your flood risk.

1. Since 1978, the NFIP has paid over $76.3 billion in claims. If distributed evenly, that would be almost $1.7 billion dollars every year—enough to buy almost every state a new MLB franchise! Between 1996 and 2019, 99% of all U.S. counties were impacted by a flooding event.
2. Between 2010 and 2018, the annual cost of flood damage in the United States was approximately $17 billion; [according to FEMA](https://www.fema.gov/data-visualization/historical-flood-risk-and-costs), this was four times more than was recorded in the 1980s.
3. Storms are getting more frequent; it’s as important as ever to protect your home against flooding.
4. Just one inch of flood water can cause roughly $25,000 in damage.

Remember that I’m not just an insurance agent, I am *your* insurance agent. Know your risks, and take action to protect yourself, your family and your finances. You can stay prepared by

* Understanding [what’s covered](https://agents.floodsmart.gov/sites/default/files/fema_nfip-summary-of-coverage-brochure-11-2022.pdf) by your policy;
* Understanding your current [flood risk](https://www.floodsmart.gov/flood-insurance-cost);
* Learning how to [lower your flood risk](https://www.floodsmart.gov/how-can-i-pay-less#lower-risk); and
* Minimizing your potential [flood losses](https://www.floodsmart.gov/first-prepare-flooding).

Flood insurance is the best way to ensure coverage, since most renters and homeowners insurance policies don’t cover flood damage. Remember that it takes 30 days for coverage to go into effect once you purchase a policy, so before the storms start to build, have your policy in place. Anywhere it rains, it can flood.

Please don’t hesitate to reach out to me. I am available to answer your questions and discuss your current situation.

[insert email signature with contact information]