**Resource Type:** Email Outreach Template

**Audience: Insurance Agents**

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

**Subject: Do You Know What Flood Insurance Covers?**

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Hi [insert customer name],

There’s a common misconception floating around: homeowners policies cover flood damage. This is \***NOT\*** true. Flooding remains the most dangerous and damaging natural disaster. But, without flood insurance, your home and property are left unprotected.

**Here are a few more things about coverage you should know:**

**Building property coverage** includes your home’s physical structure and foundation; plumbing, electrical, and central HVAC systems; attached bookcases, cabinets, carpets, and paneling; a detached garage; well water tanks and pumps; and any solar energy equipment. This policy has a coverage limit of $250,000.

**Personal contents coverage** includes clothing, furniture, and electronics; curtains; some portable appliances; freezers and the food inside; carpets installed over wood floors; washer and driver; and certain valuables, like art (up to $2,500). The coverage limit for this policy is $100,000.

**What isn’t covered?** Specific damage and expenses not covered by building and property policies include:

* Damage from moisture, mildew, or mold the property owner could have avoided.
* Temporary housing and additional living expenses while the building cannot be occupied.
* Property outside an insured building, such as landscaping, wells, septic systems, decks and patios, fencing, seawalls, hot tubs, and swimming pools.
* Farm equipment, structures, and livestock. In certain circumstances these may be covered by a commercial flood insurance policy.
* Currency, precious metals, stock certificates, and other valuable papers.
* Cars and most self-propelled vehicles, including their parts.
* Personal property kept in basements.

The National Flood Insurance Program [Summary of Coverage](https://agents.floodsmart.gov/sites/default/files/fema_NFIP-summary-of-coverage_brochure_09-2021_0.pdf) provides more information. I’m also happy to answer any questions on coverage and the specific flood risk for your property.

[signature block and contact information]