**Email**

Subject Line: Prepare for Hurricane Season Now!

Dear [contact],

Hurricane Preparedness Week (May 1-7) is a great time to plan for hurricanes and major storms that may impact our area. Here are six important steps to take.

* **Understand Your Risk**. Properties far from the coast can still experience major storm damage, as hurricanes can bring heavy winds and rain many miles from shore. Even if you’ve ridden out storms safely before, every storm is different. With climate change, storms are becoming more severe and unpredictable and often affect more areas than previously.
* **Make Sure You Have the Right Insurance Coverage**. While homeowners insurance may cover wind damage, in many coastal states property owners must buy a separate windstorm policy. Most homeowners and renters insurance doesn’t cover flooding, and neither does a windstorm policy. For many hurricanes and tropical storms, flooding causes more damage than wind, so it’s important to get flood insurance to protect your property and the life you’ve built here in [area].
* **Eliminate any Coverage Gaps.** It’s important to have both the right types and the right amount of coverage. I am happy to work with you to determine whether rising construction costs or any major home improvements have left your property with too little coverage.
* **Get Ahead of Storm Season**. While most hurricanes occur during hurricane season, they can and have hit in every other month. If you have a coverage gap, now is the time to purchase a policy or increase coverage. When purchasing flood insurance there is a 30-day waiting period for coverage to take effect.
* **Consider Loss Avoidance.** When flooding is imminent or predicted, National Flood Insurance Program policyholders can receive up to $1,000 to purchase supplies like tarps, sandbags, water pumps, plastic sheeting, and lumber. That money can also be applied to moving and storage expenses for personal property, or for labor by the property owner, family members, or a professional. Before a storm, also take steps like clearing debris from gutters, and elevating or moving valuables and furniture to a higher floor.
* **Plan and Prepare.** Make or update a family emergency plan, including evacuation routes, and collect emergency supplies. Make or update a household inventory of your appliances, furniture, electronics, valuables, and personal property with photos and videos. Store important documents, including insurance information, in a secure, watertight location such as a safe deposit box.

You can find detailed information for disaster planning at ***ready.gov,*** and lots of information and resources on flood risk and flood insurance at ***FloodSmart.gov***.

Please reach out to me at your convenience to discuss any of this information or request a review of your insurance coverage.

Regards,

[Contact Information]