**Resource Type:** Email Outreach Template

**Audience:** Clients and potential clients

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

**Subject line: What You Need to Know about Disaster Assistance vs. Flood Insurance**

Dear [insert name of city/community] [resident / business owner],

Flooding can happen at any time, and as your local [insert company name] agent, I want to make sure [you are / your family is / your business is] prepared to handle the financial burden of a flooding event when it occurs.

Many [residents / business owners] underestimate their flood risk and overestimate the amount of federal funding they will receive, believing they can rely solely on disaster assistance for recovery after a flood.

Here are five important differences between disaster assistance and flood insurance:

1. **Disaster Declarations**: Disaster assistance requires a Major Disaster Declaration from the President, which can be a lengthy and complicated process. With flood insurance, individuals can make a claim almost immediately after a flood event without having to wait for a declaration.
2. **Coverage**: Both disaster assistance and flood insurance cover damage to your primary residence; however, federal assistance is not designed to fully restore your home to its pre-disaster condition. Flood insurance offers building and contents coverage that is customizable to your needs.
3. **Payout**: FEMA disaster grants average about $5,000 per household, while the average flood insurance claim payment over the past 5 years was approximately $69,000. Insurance payouts also do not need to be repaid, while some forms of disaster assistance must be repaid with interest.
4. **Duplicative Expenses**: You may be eligible to receive both disaster assistance and a flood insurance payout as long as the funding is applied towards different damage costs. FEMA cannot pay for damages already covered by your insurance.
5. **Future Flooding**: If you receive disaster assistance after a flood, you will be required to purchase and maintain a flood insurance policy going forward to receive aid for any future flooding events.

Ultimately, you want to receive the maximum amount available to fully recover after a flood. Federal disaster assistance is NOT a guarantee. Flood insurance is the best form of financial mitigation and preparedness to protect the [life / business] you have built.

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 learn more about your flood risk by visiting floodsmart.gov.

Sincerely,

[name, contact information]