**Resource Type:** Email Outreach Template

**Audience:** Clients or potential clients who may not be aware of their risk of flooding caused by snowmelt

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

----------------------------

**Subject: Don’t flake on flood insurance!**

|  |
| --- |
| Hi [insert customer name],    One of the most commonly overlooked flood risks is **snowmelt.** Snowmelt is a natural part of the water cycle, but when warmer weather leads to snow thawing too rapidly, it's unable to be absorbed by the frozen ground, surrounding water bodies, and local drainage systems. This can cause local flooding which in turn could affect your home or business.  Climate change has caused more unseasonably warm temperatures every winter leading to areas experiencing a higher risk of snowmelt as early as January and February. Sudden temperature differences during this time can lead to an increased risk of flooding.  For instance, a few days of 50-degree weather may seem harmless, but it can cause about 2 to 4 inches of snow to melt within a few days and potential flooding as a result.  Don’t flake on flood insurance as it’s the best way to make sure you’re protected in the event of a flood. Find out you can protect the life you’ve built with flood insurance by visiting [floodsmart.gov](http://floodsmart.gov) or contacting me directly. |
|  |
| [insert email signature with contact information] |
| P.S. Here are four things to remember about flooding:   * **For everyone:** Flooding can happen anywhere, at any time. Limited drainage systems, backyard streams, neighborhood construction, and even summer storms can all cause devastating flooding. * **For homeowners:** Flooding can happen even if you live far from water. In fact, between 2015 and 2019, 40% of NFIP claims came from outside high-risk flood areas. * **For renters:** A standard renters insurance policy typically doesn’t cover flood damage. Your landlord may have flood insurance to cover the building you live in, but it's likely that their insurance will not cover your personal belongings should a flood occur. * **For business owners:** Almost 40% of small businesses never reopen their doors following a flooding disaster. |