**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: What Flood Insurance Covers**

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Hi [insert customer name],

Anywhere it can rain, it can flood. Unfortunately, homeowners policies don’t usually cover flood damage. That’s why flood insurance is so important to protect the life you’ve built in [name of community]. You can purchase flood insurance to protect your home, your personal property, or both.

**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.
* 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]

**Suggested Post:** Help clients considering flood insurance understand building and personal property coverage by sharing this helpful email. [link to template]