**Resource Type:** Email Outreach Template

**Audience:** Agents to reach out to their community ahead of St. Patrick’s Day

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

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**Subject: Don’t Count on Luck for Flood Protection!**

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| Hi [insert customer name],  The worst flood in Pittsburgh history occurred in March 1936 when melting snow, combined with 48 hours of steady rain, sent the rivers and streams of the Allegheny Watershed overflowing their banks.We all like to embrace being lucky for Saint Patrick’s Day. But fun aside, the smart approach is to make your own luck and protect the life you’ve built by preparing for potential flooding in your area. More severe and less predictable weather is on the rise, bringing increased flooding risk. And local conditions, like a recent fire, drought, or major development, bring surface changes that increase runoff and risks of flash flooding. Additionally, many communities have hidden risks, like aging dams or aging infrastructure that might cause your home to be especially vulnerable during storms. The best way to protect your home or business here in [insert community or region] is flood insurance. Most homeowners insurance doesn’t cover flooding. Disaster assistance, when available, is often in the form of a loan that must be repaid with interest. Disaster grants are designed to help you begin recovery, not replace your financial losses or fully repair your home.Don’t leave it to chance. You can learn more about the benefits of flood insurance by visiting [floodsmart.gov](http://floodsmart.gov/) or contact me directly to discuss your risks and obtain a flood insurance quote.   |
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| [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 National Flood Insurance Program 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.
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