**Resource Type:** Email Outreach Template

**Audience:** Clients or potential clients

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

**Subject:** Don’t let flood insurance myths leave you underwater

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

Did you know flooding is America’s most common natural disaster?

Many people don’t realize how common and costly floods are and don’t have flood insurance. This leaves a lot of renters, business owners, and homeowners vulnerable: one inch of water can cause up to $25,000 in damage.

Review these common myths to learn why flood insurance is so important to protect the life you’ve built in [community or state].

1. **MYTH: You can’t buy flood insurance if you don’t live in a floodplain.**

**Flooding can happen anywhere, not just in high-risk areas. Anyone in a participating National Flood Insurance Program (NFIP) community can purchase flood insurance.**

1. **MYTH: You can’t buy flood insurance if you live in a high-risk flood area.**

**Anyone can buy flood insurance in a participating**NFIP community. **There are also options for purchasing private flood insurance. It’s important to know that it takes 30 days for a policy to go into effect; don’t wait until storms are predicted or underway.**

1. **MYTH: Homeowners insurance includes flood insurance.**

**Spoiler: It usually doesn’t! To protect your home from flood damage, you typically need a separate flood insurance policy. Business owners and renters should also purchase flood insurance to protect their property from flooding.**

1. **MYTH: You can’t purchase flood insurance if your property has been flooded before.**

**You can! You are eligible to purchase flood insurance after your home, apartment, or business has flooded if your community participates in the NFIP.**

1. **MYTH: Federal disaster assistance will pay for flood damage.**

**Not always, and not for all of it. Disaster assistance is available only after a Presidential disaster declaration. When available, it won’t pay for all the damage. Disaster assistance often comes in the form of a U.S. Small Business Administration disaster loan, which must be repaid with interest. Insurance is your best means of recovery from flooding.**

**If you’d like to learn more about how flood insurance or get a quote for coverage, please text, email, or give me a call. You can also learn more about flood risk at NFIP’s** [FloodSmart.gov](https://www.floodsmart.gov/) **site.**

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