Draft Email: Atmospheric Rivers

**Subject:**  Atmospheric Rivers May Bring [name of state] Flood Risk Now Through Spring

Dear [contact information]

You might not be familiar with atmospheric rivers, but they are common in [name of state]. An atmospheric river is a huge band of warm, moist tropical air that moves like a river in the sky. These storms release moisture as rain or snow when they touch land. They provide up to half the annual precipitation in Western states, bringing us vital water.

Strong atmospheric rivers also bring serious risk for flash floods and mudflow. They cause about $1 billion of flood damage annually in the West and are responsible for most flood damage in the region. Local conditions like recent wildfires or saturated soil increase flood risk. Heavy snows from these storms can cause spring flooding as the snowpack melts.

We are entering atmospheric river season, as these storms are most common fall through spring, particularly during December, January, and February. That makes now a smart time to purchase flood insurance to protect your home and property, and the life you’ve built in [name of state or community].

Homeowners insurance, renters insurance, and business property insurance don’t typically cover flood damage. Please get in touch to learn how flood insurance can close that gap in coverage.

Sincerely,

[Name, contact information]