**Resource Type:** Email Outreach Template

**Audience:** Existing clients who may be at risk of letting their coverage lapse

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

**Subject: Make it your resolution!** Schedule your insurance checkup today.

Dear [insert customer name],

The start of a new year is the perfect time to evaluate [your / your family’s / your business’] financial and emergency preparedness. Having insurance for your home or business is the best way to make certain you will have the necessary financial resources to help you recover after a disaster.

Did you know that your flood insurance policy does not renew automatically? Now is the time to review your policy and plan for renewal to ensure you do not experience any gaps in coverage. **If you let your policy lapse, a new flood insurance policy will take 30 days to go into effect.** That means you will not be covered if a flooding event occurs during that time.

Flooding is the most common and costly natural disaster in the United States. The fact is, flooding occurs in all 50 states because anywhere it can rain, it can flood. People often underestimate how much serious damage even a small amount of water can do.

Additionally, flood damage is not typically covered by your homeowners or renters insurance, so it is important to maintain your flood insurance policy to stay protected. FEMA’s National Flood Insurance Program (NFIP) is encouraging all policyholders to renew their flood insurance policies so they can continue to protect the lives they have built. Make it your resolution and don’t wait until it’s too late!

[Button that reads "get flood insurance."](https://www.floodsmart.gov/)

Reach out to schedule your flood insurance checkup today, so we can ensure that your coverage doesn’t lapse.

Sincerely,

[insert email signature and contact information]