**Email 1**

**Subject: Montana Homeowners at Significant Risk of Flood - Homeowner**

Dear Insert Name,

Montana flood risk has been increasing mainly due to environmental changes such as more intense storms and increased snowmelt from surrounding mountains. Recent scientific research has revealed that nearly 93,000 additional properties are at significant risk of flooding than current FEMA flood maps indicate, and that number is projected to increase 5% over the next 30 years.

Your current homeowners’ policy, although valuable protection against the majority of situations, does not cover flood damage to your home. Part of our responsibility to you is to help you select the proper protection for your total picture. I’d like to discuss how flood insurance may be an option for your home.

A flood insurance policy is the best way to protect your home and personal belongings.

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|  | **Just one inch of water in an average-sized home can cause more than $25,000 in damage** |
| **Map with pin** | **Missoula, Billings, Great Falls, and Butte-Silver Bow have the greatest number of properties at risk of flooding.** |
|  | **26,000 properties in Montana are classified as having a certain risk of flooding at 99% over the next 30 years.** |
| **Warning** | **14.2% of all Montana properties are at a substantial risk of flooding today** |

We are here to weather the storms together. Please reach out to me at Agent email address, call me directly at Agent phone number or stop in when you’re in the neighborhood.

Best,

|  |  |
| --- | --- |
|  | Agent name here. |
| Agent Phone Number.  Agent Email Address. |
| Office Address here. |