**Risk Rating 2.0 – Act Now!**

**Subject: It’s Not Too Late to Purchase a Flood Insurance Policy**

Dear Insured Name Here,

Flooding can happen at any time, anywhere. I am reaching out to remind you that I am available to discuss any coverage questions, provide information about your property’s flood risk and protection options available.

With FEMA’s Risk Rating 2.0 being implemented October 1, 2021, many property owners will see an increase in flood premiums. Purchasing a flood insurance policy that is effective prior to October 1, 2021 allows property owners to take advantage of benefits like:

* Legacy rating scenarios, like Preferred Risk Policies
* Statutory annual premium increase caps, and
* A glide path that eases property owners into the full Risk Rating 2.0 premium

**Remember:**

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| **Information** | **Just one inch of water in an average-sized home can cause more than $25,000 in damage** |
| **Map with pin** | **Flooding can happen anywhere, not just in designated “high-risk” flood zones** |
| **Warning** | **Federal disaster assistance is not available for most flood events and is typically given in the form of an interest-bearing loan** |
| House | **Your homeowners insurance does not protect you from flood damage** |

Please feel free to reach out with any questions, or to learn more about your flood insurance options.

Best,

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