Date Here

Insured Name Here

Insured Mailing Address

City, State ZipCode

**Development Impacts Flood Risk**

Dear Insured Name Here:

You may have noticed the landscape of our community is changing. Did you know that urbanization can increase your flood risk and influence where floods happen? As a valued client of Agency Name Here, I am writing to remind you of the importance of flood insurance.

While your lender may not require you to have flood insurance, we strongly recommend a flood insurance policy, because you’re still at risk of flooding. In fact, approximately 25 percent of flood insurance claims come from people outside of high-risk flood areas. A flood insurance policy is the best way to protect your home and your personal belongings.

We encourage you to take a moment to consider your flood risk and review your insurance needs. If you would like to discuss your flood risk and flood insurance options. Please visit or call us at Agency Phone Number Here.

Sincerely,

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