**Policyholder Letter to those Newly Designated as Non-SFHA but Optional due to Premium Increase**

**Re: How Will New Flood Maps Affect You?**

Dear Policyholder,

Please note that <Enter Community Here>, in conjunction with the Federal Emergency Management Agency (FEMA), has completed a project to re-examine area flood risks and develop detailed, digital flood hazard maps; these revised flood maps will go into effect <Enter Map Change Date Here>. As a result, your property has been remapped to a moderate-to-low risk flood zone.

What does this mean for me?

* You are now eligible for a Preferred Risk Policy (PRP). The PRP is a lower-cost Standard Flood Insurance Policy (SFIP) that offers fixed combinations of building/contents coverage, or contents only coverage, at flat premium amounts.
* **Unfortunately, some deductible and coverage options will result in an actual premium increase when changing to a PRP. This is the case for your policy, and therefore we have not changed your policy at this time.**

*What do I need to do?*

* Simply renew your flood insurance policy when you receive your renewal notification. Your upcoming renewal premium notice will continue to be based on your current rating criteria.

*Has my policy changed?*

* No, your policy has not changed. As mentioned above, converting to a PRP would increase your premium. Therefore, your policy will remain the same.

It is our priority to help ensure that your flood insurance policy rating criteria remains both current and accurate. While the flood zone for your property has changed and your lender may no longer require you to have flood insurance, we strongly recommend you keep your policy because you’re still at risk of flooding. In fact, more than 20 percent of flood claims come from people outside of high-risk flood areas. Your flood insurance policy is the best way to protect your home and your personal belongings.

If you desire more information regarding your flood insurance policy options or have further questions, please contact your agent.

cc: Agent