**Subject: Winter Flood Risks - Homeowner**

Dear Insert Name,

As temperatures drop and winter nears, I am reaching out to provide some additional information regarding your flood risk. Flood risk doesn’t dry up in the winter, and solid water isn’t the only thing to worry about when it gets cold. The threat of serious flooding persists through the cold months in the form of snowmelt, ice jams, and winter storms

Your current homeowners’ policy, although valuable protection against most 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 insurance 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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| **Information** | **Heavy winter rains and melting snow, can quickly cause rivers to overfill and flood nearby structures.** |
| **Map with pin** | **Large pieces of ice in rivers or other bodies of water can amass and cause blockages that may cause flooding to surrounding areas.** |
| **Warning** | **Many areas of the U.S. are seeing warmer winter temperatures which accelerate the rate of snowmelt which can cause flooding.** |

We are here year-round through snow and sleet. 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,

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