**AGENT’S LETTER TO CLIENT GOING INTO NSFHA**

Select a Date Here

Enter Client Name Here

Enter Client Mailing Address Here

Enter Client City, State, Zip Here

Re: How New Flood Maps May Affect You

Dear Enter Client Name Here:

As a valuable client of Enter Agency Name Here, we want to inform you about upcoming flood insurance map changes and the potential impact the new maps might have on your existing flood insurance policy and the premium you pay. .

Enter Community Name Here, in conjunction with the Federal Emergency Management Agency, just completed a multi-year project to re-examine area flood risks and developed detailed, digital flood hazard maps. These updated maps—known as Flood Insurance Rate Maps or FIRMs—reflect current flood risks, using the most current elevation, rainfall, and other data combined with the latest modeling technology. As a result, business owners and residents—like you—will be able to make more informed decisions to help ensure their personal safety and financial stability.

Even though the maps are not yet effective, it is important that you understand your property’s risk for flooding and your insurance options. Once the maps become effective, your lender may no longer require you to carry flood insurance. However, we strongly recommend you maintain your policy because you are still at risk of flooding. In fact, people outside of mapped high-risk flood areas file more than 20 percent of all National Flood Insurance Program (NFIP) claims.

A flood insurance policy is the best way to protect your home and your personal belongings. The NFIP allows you to convert your existing flood insurance policy to reflect the lower risk so that you can still maintain your important coverage while also reducing the annual premium you pay in the future; you may even be eligible for a refund.

Since your flood risk and insurance needs may be changing, we would like to further discuss the effects of the new maps, review your insurance options, (e.g. NFIP’s Policy Conversion, low-cost Preferred Risk Policies) and help determine when you should take action. Please stop by or call us at Enter Agent/Agency Phone # Here.

Sincerely,

Enter Agent Name Here