Sample HIGH HAZARD AREA prospecting letter

[Date]

[Prospect's Name]
[Street]
[City, State, Zip]

Dear [Prospect's Name]:

Are you aware that your property insurance does not cover damage from floods?

At [Agency Name] we make certain that all of our customers are offered flood insurance coverage. The past few years were banner years for flooding and many residents discovered their property policy excluded flood damage and losses. This doesn't have to happen to you.

Your property is in a high risk flood zone, and our records indicate that you do not have flood insurance. To obtain this coverage you need to purchase a separate flood policy. We can provide you with the coverage you need – affordably priced.

The standard flood policy covers:

- Structural damage, utility connections, furnaces, central air conditioners and hot water heaters;
- Household contents, finished walls and floors (these are not covered if they are located in the basement);
- Debris removal
- $1,000 coverage for sandbagging and other reasonable expenses you incur in protecting your property for a flood.

Call us today at [Agency Name] for a quote on this important coverage!
Our number is [Agent's Phone Number]

Remember, you are at risk. If a flood occurs, you will not be covered for damage or losses. Don't let your dreams get washed away.

Sincerely,

[Agent's Name]

P.S.: The National Flood Insurance Program requires a thirty-day waiting period before a flood policy goes into effect. So, don't wait for the rain, it will be too late. Why not do something today?