



FEMA



Month DD, YYYY

John Smith Jones
123 Main Street
Anywhere, US 12345

RE: FLOOD INSURANCE POLICY FOR
[Property Address]

INSURANCE COMPANY:	[NAME]
POLICY NUMBER:	1234567890
EFFECTIVE DATES:	MM/DD/YYYY to MM/DD/YYYY
BUILDING COVERAGE:	\$XXX,XXX
BUILDING DEDUCTIBLE:	\$X,XXX
CONTENTS COVERAGE:	\$XXX,XXX
CONTENTS DEDUCTIBLE:	\$X,XXX
CURRENT FLOOD ZONE:	XX
RATED FLOOD ZONE:	XX
PREMIUM:	\$X,XXX

Dear Mr./Ms. Jones:

Thank you for being a valued policyholder of the National Flood Insurance Program (NFIP). This letter discusses your flood risk and some important changes and options for your flood insurance policy.

According to a report your insurer sent to FEMA, a recent review of your policy and your building’s flood risk shows it is located in an area at moderate to low risk for floods on the current flood map and you have a Preferred Risk Policy. Preferred Risk Policies offer the most favorable premium available through the NFIP and are only available in moderate-to low-risk areas for properties with an acceptable flood loss history.

Flood loss history involves a number of things, including, but not limited to, the number and or dollar amount of flood claims a property has had, regardless of ownership. Learn more about what it means to have an acceptable flood loss history by speaking with your agent or visiting www.FEMA.gov/cost-of-flood.

More than 20 percent of all NFIP flood insurance claims come from properties mapped outside of high-risk flood areas, so it makes sense to maintain this valuable coverage.

Additional information about this letter, **LETTER F**, is available on the web page www.FEMA.gov/cost-of-flood or by calling your insurance agent or company.

Protecting your property with flood insurance is an excellent decision.

Sincerely,

Roy E. Wright
Deputy Associate Administrator for Insurance and Mitigation