



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. This letter discusses your flood risk and some important changes and options for your flood insurance policy.

Your building is at high risk for flooding. 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 a high-risk flood area on the current flood map; however, the amount you are paying for flood insurance is discounted based on a prior flood map that showed a lower flood risk. This is referred to as grandfathering. It may surprise you to learn that some policyholders with grandfathered policies could be paying less for their flood insurance today if they had specific elevation information for their building. Even if you don’t benefit immediately, you should probably consider getting an Elevation Certificate soon.

About half of all policyholders like you will benefit from having an Elevation Certificate (EC) immediately. Flood maps alone do not show how much damage water is likely to do to your building. Because an EC is based on your building’s specific features, it provides information needed to determine your building’s actual risk of flood damage. When you decide to get an EC, if you do not already have one, your insurer will either charge you an amount that accurately reflects your building’s current flood risk, or allow you to continue getting the discounted rate, whichever amount is less. Even if it does not help right away, you may eventually benefit from having an EC. To obtain one, you may need to hire a licensed engineer, architect, or land surveyor.

Keep your flood policy in force. If you ever allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an EC and you may no longer be eligible for the discounted rate you have been receiving.

See the back of this letter for information about your insurance options. Read more about this letter, **LETTER C**, and when having an EC could be financially beneficial, on the web page www.FEMA.gov/cost-of-flood. Speak with your insurance agent or company if you have questions about what this letter means.

Our goal is to provide information to help you make the best decision about your policy.

Sincerely,

Roy E. Wright
Deputy Associate Administrator for Insurance and Mitigation

What Will Your Flood Risk Cost?

Get the Lowest Rate You Can Qualify For.

Your situation (LETTER C): Your property is at high risk for flooding. About half of all policyholders in your situation will benefit from having an Elevation Certificate immediately because it will lead to lower flood insurance costs. Know your options.

Option 1 Do Nothing

The amount you pay for flood insurance will change from year to year because of adjustments like inflation and the flood risk associated with other grandfathered properties.



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Option 2 Get an Elevation Certificate

There's no way to know exactly when an Elevation Certificate will be beneficial, but www.FEMA.gov/cost-of-flood provides some guidance. Even if you get an Elevation Certificate, you can continue to pay the discounted rate if it's lower.



How to Get an Elevation Certificate

An Elevation Certificate verifies the elevation of your building. Before you take any action to get an EC, check with your insurance agent or company to see if there is already one on file. If not, you can hire a licensed surveyor to provide one.



See Your Agent for Your Rate.

Knowing this, you'll know you're getting the best protection at the rate which fits your risk.

Flooding Happens Everywhere. Keep Your Policy in Force.

If you ever allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an Elevation Certificate, and you may no longer be eligible for the discounted rate you have been receiving.

Contact your agent for more information or visit www.FEMA.gov/cost-of-flood.



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