## Purchase of First Home

**New Prospect Referred to by Real Estate Agent**

### EMAIL:

Hi (INSERT FIRST NAME),

Congratulations on purchasing your first home! (INSERT REALTOR NAME) at (INSERT REAL ESTATE AGENCY NAME) referred you to us to help you get the right insurance to protect you and your new house.

We know that homeownership comes with a lot of questions with one big one around insurance coverage. At (INSERT INSURANCE AGENCY NAME) we will work to find you the right coverage for the right price and help you understand exactly what your policy entails.

We would like to set up a time to talk about your insurance needs. You can email me at (INSERT EMAIL ADDRESS) or use my calendar link to schedule a meeting (INSERT CALENDAR LINK). Or please feel free to call our office at (INSERT PHONE NUMBER).

In the meantime, here is a link to our FAQ sheet about buying a home and insurance that might help you with your initial questions (INSERT LINK).

I look forward to working with you! Best,

### LETTER

Hi (INSERT FIRST NAME)

Congratulations on purchasing your first home! (INSERT REALTOR NAME) at (INSERT REAL ESTATE AGENCY NAME) referred you to us and thought we could help you get the right insurance to protect you and your new house.

We know that homeownership comes with a lot of questions – with one big one around insurance coverage. At (INSERT INSURANCE AGENCY NAME) we will work to find you the right coverage for the right price and help you understand exactly what your policy entails.

We would like to set up a time to talk about your insurance needs. You can email me at (INSERT EMAIL ADDRESS) or call (INSERT PHONE NUMBER).

In the meantime, enclosed is our FAQ sheet about buying a home and insurance that might help you with your initial questions.

I look forward to working with you! Best,

### VOICEMAIL MESSAGE

Hi (INSERT FIRST NAME)*.* My name is (INSERT NAME) from (INSERT AGENCY NAME). (INSERT REALTOR

NAME) referred you to us because of your recent home purchase. We would be happy to assist you with your insurance needs to help you get the right protection for you and your new house. If you would like

to talk about your insurance options, please give me a call at (INSERT PHONE NUMBER). I look forward to hearing from you.

## Current Customer that Bought First Home

### EMAIL

Hi (INSERT FIRST NAME),

Congratulations on becoming a homeowner! Would you like to talk about options for insurance coverage?

We know homeownership comes with a lot of questions, and we can help you with any you have about insurance. We want to make sure you have the right coverage to protect you and your house. Given your other insurance with our agency, there might be opportunities to bundle coverage for better value.

I’d like to setup a meeting with you to discuss your new home and your specific needs so we can start working on getting you quotes. You can email me or use my calendar link to schedule a meeting (INSERT CALENDAR LINK). Or please feel free to call me at (INSERT PHONE NUMBER).

In the meantime, here is a link to our FAQ sheet about buying a home and insurance that might help you with your initial questions. (INSERT LINK).

Best,

### LETTER

Hi (INSERT FIRST NAME),

Congratulations on becoming a homeowner! Would you like to talk about options for insurance coverage?

We know homeownership comes with a lot of questions, and we can help you with any you have about insurance. We want to make sure you have the right coverage to protect you and your house. Given your other insurance with our agency, there might be opportunities to bundle coverage for more value.

I’d like to meet with you to discuss your new home and your specific needs so we can start working on getting you quotes. You can email me at (INSERT EMAIL ADDRESS) or call me at (INSERT PHONE NUMBER).

In the meantime, enclosed is our FAQ sheet about buying a home and insurance that might help you with your initial questions.

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME)*.* This is (INSERT NAME) from (INSERT AGENCY NAME). Congrats on becoming a homeowner! Do you need help with insurance? Let me know if you want to set up a time to talk. You can text me back or use my calendar link. (INSERT CALENDAR LINK)

### VOICEMAIL MESSAGE

Hi (INSERT FIRST NAME)*.* This is (INSERT NAME) from (INSERT AGENCY NAME). Congratulations on becoming a homeowner. Would you like help with insurance? Given your other insurance with us, we might be able to get more value for you. Please give me a call at (INSERT PHONE NUMBER) and we can discuss different options. Look forward to hearing from you.

## Onboarding

### EMAIL:

Hi (INSERT FIRST NAME),

Thank you for choosing (INSERT AGENCY NAME). We look forward to working with you.

Attached please find information about your insurance. I am also happy to have a call or meeting with you to review the policy more in depth and answer any questions you might have.

We also wanted to share some additional information about our agency that might be helpful as we continue to work together:

* + Our office hours are (INSERT OFFICE HOURS). If you need to get in touch with us after office hours, please contact us at (INSERT PHONE OR EMAIL)*.*
  + We regularly share helpful tips as well as important updates on social media, so please follow us (INSERT LINKS)*.*
  + We have a client portal where you can view and access your policies and provide updated information that might impact coverage. (INSERT LINK)
  + For additional information about working with an agency, check out our FAQ sheet. (INSERT LINK).

Lastly, we want to make sure we have your communication preferences on file. Please respond to this email and let us know if you prefer emails, texts, phone calls or some combination of outreach.

Best,

### LETTER:

Hi (INSERT FIRST NAME),

Thank you for choosing (INSERT AGENCY NAME). We look forward to working with you.

Enclosed please find information about your insurance as well as resources about filing a claim and FAQs about working with an insurance agency.

If you have any questions about your policy or if you would like to review it more in depth, please feel free to call me at (INSERT PHONE NUMBER)*.*

We also wanted to share some additional information about our agency that might be helpful as we continue to work together:

* + Our office hours are (INSERT OFFICE HOURS). If you need to get in touch with us after office hours, please contact us at (INSERT PHONE OR EMAIL)*.*
  + We regularly share helpful tips as well as important updates on social media, so be sure to follow us (INSERT SOCIAL LINKS).
  + We have a client portal where you can view and access policies and provide updated information that might impact coverage. (INSERT SOCIAL LINKS).

Finally, if you prefer to go paperless and receive documents through email, please call us at (INSERT PHONE NUMBER) and let us know.

Best,

## Annual Renewal

### EMAIL:

Hi (INSERT FIRST NAME),

I hope this email finds you well. It is that time of year: time to review and renew your home insurance policy. Your policy expires on (INSERT EXPIRATION DATE) so we want to start the renewal process to make sure there is no lapse in coverage.

We want to make sure your information is up to date so I can get you the best coverage possible. Please let me know if you have had any changes that might impact your policy such as renovating the basement, adding any energy efficiencies, or adopting a new pet.

To make it easy to collect this information, we created a short form for you to fill out. It shouldn’t take more than five minutes. (INSERT LINK)

If you have any questions, please don’t hesitate to reach out. Best,

### LETTER

Hi (INSERT FIRST NAME),

I hope all is well. It is that time of year again: time to review and renew your home insurance policy. Your policy expires on (INSERT EXPIRATION DATE) so we want to start the renewal process to make sure there is no lapse in coverage.

I also want to make sure your information is up to date so I can get you the best coverage possible. Please let me know if you have had any changes that might impact your policy such as renovating the basement, adding any energy efficiencies, or adopting a new pet.

Please send any changes to (INSERT EMAIL ADDRESS) or you can also call me at (INSERT PHONE NUMBER) to discuss.

If you have any questions, please don’t hesitate to reach out. Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). It’s (INSERT NAME) from (INSERT AGENCY NAME). Your homeowners’ policy expires on (INSERT EXPIRATION DATE) so we would like to start the renewal process. Please fill out this form to let me know if you have made any changes to your home and I will begin working on it (INSERT LINK).

## Buying a Second Home

Hi (INSERT FIRST NAME),

Thinking about buying a second home? Vacation properties are fun for the whole family. Keep in mind, insuring your second home won’t be the same as your primary residence.

Vacation properties carry more risk from burglary, fire, and water damage because they are not occupied all the time. Factors that could impact your premium are how often the second home is vacant, where it is located, and if you will be renting it out.

For more information on insuring a second home, check out our tip sheet. (INSERT LINK)

If you would like help with insuring another property, please feel free to email me or call me at (INSERT PHONE NUMBER).

Best,

### LETTER:

Hi (INSERT FIRST NAME),

Thinking about buying a second home? Vacation properties are fun for the whole family, but keep in mind, insuring your second home won’t be the same as your primary residence.

For starters, be prepared for your insurance rates to be higher than for your main home as vacation properties carry more risk from burglary, fire, and water damage because they are not occupied all the time. Factors that could impact your premium are how often the second home is vacant, where it is located, and if you will be renting it out.

For more information on insuring a second home, enclosed please find our tip sheet.

If you would like help with insuring another property, please feel free to email me or call me at (INSERT PHONE NUMBER).

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Are you thinking about buying a second home? Contact us to discuss second home insurance and to get quotes started.

## Housing Renovation

### EMAIL

Hi (FIRST NAME),

We are just checking in to see how you are doing and if you have made any changes to your home that might impact your insurance coverage. Renovating your basement, adding a home office, or installing a swimming pool could require changes to your policy.

Some improvements could even save you money on insurance. For example, replacing the roof, upgrading wiring and plumbing, or adding security systems or sprinklers, could make you eligible for discounts.

If there have been changes to your home – even if you think they are minor – please let us know right away and we can help you adjust your coverage and find any savings. Email or call us at (INSERT PHONE NUMBER).

Best,

### LETTER:

Hi (INSERT FIRST NAME),

We are just checking in to see how you are doing and if you have made any changes to your home that might impact your insurance coverage. Renovating your basement, adding a home office, or installing a swimming pool are just some of the things that could require changes to your policy.

Some improvements could even save you money on insurance. For example, replacing the roof, upgrading wiring and plumbing, or adding security systems or sprinklers could make you eligible for discounts.

If there have been changes to your home – even if you think it is minor – please let us know right away and we can help you adjust your coverage and find any savings. You can email me at (INSERT EMAIL) or call me at (INSERT PHONE NUMBER) to discuss the changes and updating your coverage.

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME)*.* This is (INSERT NAME) from (INSERT AGENCY NAME). I’m checking in to make sure there haven’t been changes – such renovating a basement or replacing your roof – that might require updates to your coverage. If there have been changes, please contact us and we can work with you to update your policy.

### VOICE MAIL MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). I am checking in to make sure the information we have for your homeowners’ policy is still up to date and that there haven’t been any renovations like redoing the basement or adding a security system that could impact your policy. If there have been changes, please contact me at (INSERT PHONE NUMBER) and I will work on getting your policy updated.

## Selling a House

### EMAIL:

Hi (INSERT FIRST NAME)*,*

Selling a house can be stressful and time consuming. We thought it might be helpful to address some of the insurance considerations and answer questions you might have.

First, you need to maintain your homeowners’ policy until the closing has been finalized. It’s important to maintain insurance until the deal is done. If you are purchasing a new home, you’ll need a new policy for your new property. So, depending on when you close on the different houses, you might need to have two policies at the same time.

Finally, it might be helpful to have a conversation to make sure your homeowners policy covers your home during the selling process. For example, if you moved into your new home before you sold your previous house, the policy you have for the place you are selling might not cover damage or issues if the place is primarily vacant.

If you have any questions about insurance coverage when selling a house please email me or give me a call at (INSERT PHONE NUMBER). You can also check out our sheet of frequently asked questions. (INSERT LINK).

Best,

### LETTER:

Hi (INSERT FIRST NAME)*,*

Selling a house can be stressful and time consuming. We thought it might be helpful to address some of the insurance considerations and answer questions you might have.

First, you need to maintain your homeowners’ policy until the closing has been finalized. If you cancel before then and something happens to the house, you will be responsible for the cost. If you are selling your home and purchasing a new one, you’ll need new coverage for your new property. It might be helpful to have a conversation to make sure your homeowners policy covers your home during the selling process.

If you have any questions about insurance coverage, please email me at (INSERT EMAIL) or give me a call at (INSERT PHONE NUMBER). Enclosed you will also find our sheet of frequently asked questions.

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME0. This is (INSERT NAME) from (INSERT AGENCY NAME). Are you thinking about selling your home? There are some insurance considerations to keep in mind including when you should cancel your homeowners’ policy. Check out our FAQs or give me a call at (INSERT PHONE NUMBER) to discuss (INSERT LINK).

## Filing a Claim

### EMAIL

Hi (INSERT FIRST NAME),

No one likes to think about home repairs but unfortunately you never know when a pipe might burst or a branch might fall through a window. Being prepared beforehand and knowing what steps to take when something occurs can make the claims process faster and easier.

Make sure to document the damage. You will want to take photos of the parts of the home that were impacted.

File the claim as soon as possible. The faster you submit the claim, the faster it can be processed. (INSERT DETAILS ABOUT WHERE AND HOW TO SUBMIT).

For more tips on what to do if you need to file a claim, check out our fact sheet which will walk you through the steps (INSERT LINK). We suggest that you print it out and store it with your homeowners policy or bookmark the link so you can easily access the information when you need it.

If you have any questions, or have an insurance claim and need our help, please don’t hesitate to call us at (INSERT PHONE NUMBER).

Best,

### LETTER

Hi (INSERT FIRST NAME),

No one likes to think about home repairs but unfortunately you never know when a pipe might burst or a branch might fall through a window. Being prepared beforehand and knowing what steps to take when something occurs can make the claims process faster and easier.

Make sure to document the damage. You will want to take photos of the parts of the home that were impacted.

File the claim as soon as possible. The faster you submit the claim, the faster it can be processed. (INSERT INFORMATION ON HOW TO SUBMIT CLAIM)

For more tips on what to do if you need to file a claim, enclosed please find our fact sheet which will walk you through the steps. We suggest that you print it out and store it with your homeowners policy so you can easily access the information when you need it.

If you have any questions, or have an insurance claim and need our help, please don’t hesitate to call us at (INSERT PHONE NUMBER)*.*

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME)*.* This is (INSERT NAME) from (INSERT AGENCY NAME). No one likes to think about damage occurring to their house but being prepared can make the claims process a lot easier. Download our step-by-step guide of what to do to file a homeowners claim and bookmark it so you have all of the information you need in case an event does occur. (INSERT LINK).

## Survey or Referral

### EMAIL:

Hi (INSERT FIRST NAME),

We value your business and really enjoy working with you – and we wanted to check in and make sure you are receiving the service and support that you need. Please take a moment to review us on (INSERT REVIEW PLATFORM).

The process is very simple and should only take a few minutes. If there is anything about our service that you would like to discuss directly with us, please do not hesitate to email or call me at (INSERT PHONE NUMBER). We appreciate your feedback as it enables us to make sure we are providing the best experience for our customers.

Best,

### TEXT MESSAGE:

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). Your feedback is vital to making sure we are providing the best service possible to our clients. Can you please take a moment to review us on (INSERT LINK FOR REVIEW PLATFORM) and share your opinion. The process takes only a few minutes. Thank you!

## Storm or Crisis, Preparation and Claims

Hi (INSERT FIRST NAME),

As you prepare for (INSERT STORM NAME), we are thinking about you and your families. We hope the impact from the storm is minimal and that you do not experience any damage.

The best way to protect yourself is to be prepared. Follow our checklist (INSERT LINK) and make sure you pay attention to (INSERT LINK TO LOCAL STORM RESOURCE) and follow their instructions to remain safe during this event.

We will be closed (INSERT DATE) so our team members can prepare for the storm and make sure their families are protected. We will open again when local authorities have declared that it is safe.

We will continue to update our website as well as our social media pages (INSERT SOCIAL LINKS) so please continue to check them for the latest updates.

If you need to file a claim (INSERT LINK/PHONE TO CARRIER CLAIMS REPORTING) We are ready to assist in whatever way you need.

Stay safe! Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME). This is (INSERT NAME) from (INSERT AGENCY NAME). As (INSERT STORM

NAME) approaches it is important to be prepared. Here is a checklist of the steps you can take (INSERT LINK). Please make sure to check (INSERT LINK TO LOCAL RESOURCE) for real-timeadvice. If you need to file a claim (INSERT LINK/PHONE TO CLAIMS REPORTING). We hope you and your family stay safe and that the storm has little impact.

## Policy Changes due to Life Events (marriage, children, etc.)

### EMAIL

Hi (INSERT FIRST NAME),

We are just checking in. Remember that any changes, including marriage, children, or children heading to college or moving out, and pets, can impact your homeowners and auto insurance.

For example, while most homeowners’ policies cover your children living in a dorm, if they have valuable items in their room, such as a musical instrument, you might want additional coverage.

If there have been any changes, please let us know and we can help ensure you have the right coverage. Email us or call us at (INSERT PHONE NUMBER).

Best,

### TEXT MESSAGE

Hi (INSERT FIRST NAME)*.* This is (INSERT NAME) from (INSERT AGENCY NAME). I’m checking in.

Remember that any changes, including marriage, children, or children heading to college or moving out, and pets, can impact your homeowners and auto insurance. If there have been changes please contact us and we can work with you to make sure you have the right coverage.