

The Winter Client Newsletter Kit

3 ready-to-edit client email issues for independent insurance agencies: November to January

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How to use this kit

1. **Replace every placeholder** in double curly braces (table below) with your agency's details or your email platform's merge tags.
2. **Check every fact against your own policy forms, carriers and state rules.** Coverage varies by policy and state. These issues name no carriers and quote no rates, and they should stay that way unless you add approved wording.
3. **Keep the footer lines:** the AI-assistance line ("Drafted with AI assistance and reviewed by [your agency]"), the general-information disclaimer, the source list, your postal address and the unsubscribe link.
4. **Send only to clients and contacts who agreed to hear from you,** through your own email platform.
5. **Make it yours.** Cut sections that don't fit your clients, add a local note, and have the person who signs it read it top to bottom before it goes out.

Placeholder	Replace with
{{AGENCY_NAME}}	Your agency's name, exactly as clients know it
{{FIRST_NAME default: "there"}}	Your email platform's first-name merge tag (with a fallback such as "there")
{{AGENCY_PHONE}}	The phone number you want clients to call (or delete the line)
{{AGENCY_SIGNATURE}}	Your sign-off, e.g. "The team at [agency]"
{{AGENCY_POSTAL_ADDRESS}}	Your valid postal address (required on commercial email under CAN-SPAM)
{{UNSUBSCRIBE_LINK}}	Your email platform's unsubscribe merge tag

About these drafts: they were drafted with AI assistance and checked against the sources listed at the end of each issue. They are general information, not legal, tax or insurance advice, and your firm is responsible for reviewing what it sends.

Issue 1: Winter-ready home: 6 quick steps that prevent the most common cold-weather claims

Subject line: Winter-ready home: 6 quick steps that prevent the most common cold-weather claims

Preview text: Frozen pipes, ice dams and space heaters, plus what to check in your policy.

Best send window: Mid-November

Written for: Personal-lines clients of an independent insurance agency

Winter-ready home

From {{AGENCY_NAME}}: your local independent insurance agency

Hi {{FIRST_NAME | default: "there"}},

Cold weather brings a familiar set of problems for homeowners: burst pipes, water from ice dams, and heating-related fires. Most are preventable with an hour of work now. Here's a short checklist, followed by a few policy questions worth asking before the first hard freeze.

1. Keep pipes from freezing

- **Keep the heat on.** If you travel, set the thermostat no lower than 55°F (the American Red Cross recommendation).
- **Let cold faucets drip** on very cold nights, especially faucets on outside walls.
- **Open the cabinet doors under sinks** so warm air reaches the pipes.
- **Disconnect garden hoses** and shut off and drain outdoor faucets if your home has an interior shutoff for them.
- **Find your main water shutoff valve now**, before an emergency, and make sure everyone in the house knows where it is.

2. Head off ice dams

Ice dams form when heat escaping through the roof melts snow, and the water refreezes at the colder edge of the roof. Water can then back up under the shingles and into ceilings and walls.

- Clear leaves out of gutters and downspouts before snow arrives.
- Good attic insulation and ventilation keep the roof deck cold and reduce melting.
- After heavy snow, a long-handled roof rake used from the ground can remove snow near the edge. Don't climb onto an icy roof.

3. Use space heaters safely

- Follow the National Fire Protection Association's "**3-foot rule**": keep anything that can burn at least three feet away from space heaters and other heating equipment.
- Plug heaters directly into a wall outlet, not an extension cord or power strip.
- Turn them off when you leave the room or go to bed.

4. Test smoke and carbon monoxide alarms

Test every alarm, replace weak batteries, and make sure there's a CO alarm on each level of the home and outside sleeping areas. Have fuel-burning furnaces, water heaters and fireplaces checked before heavy use.

5. Make a "water emergency" card

Write down where the main shutoff is, a plumber's number, and our number: {{AGENCY_PHONE}}. Tape it inside a kitchen cabinet. When a pipe bursts, minutes matter.

6. Questions to ask about your policy

Coverage depends on your specific policy, so this is a good time to check a few things:

- **Sudden water damage versus slow leaks.** Many homeowners policies treat sudden, accidental water damage (such as a pipe that bursts) differently from damage that builds up over time or comes from lack of maintenance. Ask us how yours handles each.
- **Sewer or drain backup.** Standard homeowners policies often exclude water that backs up through drains unless you've added a water-backup endorsement.
- **Flood.** Standard homeowners policies generally don't cover flooding, including from snowmelt. Flood insurance through the National Flood Insurance Program usually takes effect **30 days** after purchase, so it can't be bought at the last minute.
- **Vacant or away for the winter?** Some policies have conditions for homes left unoccupied for long periods. Tell us if you'll be away.

If any of this raises a question about your coverage, reply to this email or call {{AGENCY_PHONE}}. A short review now costs nothing.

Stay warm,

{{AGENCY_SIGNATURE}}

Drafted with AI assistance and reviewed by {{AGENCY_NAME}}.

This newsletter is general information, not a description of your policy or professional advice.

Coverage depends on the terms, conditions and exclusions of your policy. Contact {{AGENCY_NAME}} about your situation.

Sources: American Red Cross, frozen pipes guidance; National Fire Protection Association, heating safety tips; Insurance Information Institute, ice dams and water damage; FEMA FloodSmart, "Buy a Flood Insurance Policy" (30-day waiting period and exceptions).

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Issue 2: Winter on the road: a 10-minute car check and 5 auto-policy questions

Subject line: Winter on the road: a 10-minute car check and 5 auto-policy questions

Preview text: Tires, battery and an emergency kit, plus what to check before holiday driving.

Best send window: Late November to early December

Written for: Personal-lines (auto) clients of an independent insurance agency

Winter on the road

From {{AGENCY_NAME}}: your local independent insurance agency

Hi {{FIRST_NAME | default: "there"}},

Holiday travel, early sunsets and the first icy mornings all arrive at once. A few minutes of car prep now can keep a bad morning from becoming a tow, a claim or worse. Here's a short checklist based on the National Highway Traffic Safety Administration's winter driving guidance, followed by five questions worth asking about your auto policy before you hit the road.

1. Check your tires (5 minutes)

- **Pressure drops as the temperature drops.** Fill each tire to the pressure on the label inside the driver's door frame, not the maximum number printed on the tire itself.
- **Check tread and sidewalls.** NHTSA says tread should be at least **2/32 of an inch** on every tire. Look for cuts, bulges and cracks, and don't forget the spare.
- **Check when the tires are cold,** meaning the car hasn't been driven for a few hours.
- In snowy areas, ask your tire shop whether winter tires make sense for how you drive.

2. Battery, wipers and fluids

Cold weather saps battery power, and electric and hybrid vehicles can lose range. Ask your mechanic to test the battery and charging system, and top up washer fluid with a winter blend. Replace streaky wiper blades before the first storm, not during it.

3. Pack a winter car kit

Keep these in the trunk from now until spring:

- Ice scraper, snow brush and a small shovel

- Sand or cat litter for traction if you get stuck
- Jumper cables, a flashlight and warning markers or flares
- A first-aid kit, blankets, water, snacks and any needed medicine
- A phone charger

Keep the gas tank close to full whenever you can. If you drive an EV, keep it charged and plug it in overnight in freezing weather when possible.

4. If you get stuck

Stay with your car, make it visible (a bright cloth on the antenna, the dome light on), and **make sure the exhaust pipe is clear of snow** before running the engine. Run it only in short intervals to stay warm. And never warm up a car in a closed garage. Carbon monoxide builds up fast.

5. Questions to ask about your auto policy

Coverage depends on your specific policy, so this is a good time to check a few things:

- **Collision versus comprehensive.** Sliding into a guardrail or another car is generally a collision claim. Damage from things like a falling tree limb, hail or theft is generally handled under comprehensive. These are separate coverages with separate deductibles, and some drivers carry one without the other. Ask us which you have on each vehicle.
- **Roadside assistance and towing.** A dead battery or a car in a ditch is a common winter call. Some policies include towing or roadside help as an option; others don't. Know before you need it.
- **Rental reimbursement.** If your car is in the shop after a covered claim, would your policy help pay for a rental, and for how long?
- **College students home for the break.** If a student who's been away is driving the family car again, make sure we know who's in the household and driving.
- **Liability limits.** Winter roads mean more chain-reaction accidents. If your savings, home equity or income have grown, ask whether your liability limits, or an umbrella policy, still fit.

Keep this number in the glove box

Write our number, {{AGENCY_PHONE}}, and your policy number on a card and keep it with your registration. If you're ever in an accident, get to a safe spot first, call 911 if anyone is hurt, take photos, and exchange information with the other driver.

If any of this raises a question about your coverage, reply to this email or call {{AGENCY_PHONE}}. A quick review now costs nothing.

Safe travels,

{{AGENCY_SIGNATURE}}

Drafted with AI assistance and reviewed by {{AGENCY_NAME}}.

This newsletter is general information, not a description of your policy or professional advice.

Coverage depends on the terms, conditions and exclusions of your policy. Contact {{AGENCY_NAME}} about your situation.

Sources: National Highway Traffic Safety Administration, "Winter Weather Driving Tips: Prepare Your Vehicle" (tires, batteries, vehicle kit, fuel, emergencies); Ready.gov, winter weather preparedness; Insurance Information Institute, auto insurance basics (collision, comprehensive, rental reimbursement, umbrella liability).

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Issue 3: Your 15-minute new-year insurance check-up

Subject line: Your 15-minute new-year insurance check-up

Preview text: Six questions that catch most coverage surprises before they happen.

Best send window: Early-to-mid January

Written for: Personal-lines clients of an independent insurance agency

The 15-minute new-year insurance check-up

From {{AGENCY_NAME}}

Hi {{FIRST_NAME | default: "there"}},

A new year is a natural time to make sure your coverage still matches your life. Life changes faster than policies get updated. Grab a coffee and run through these six questions. If any answer is "yes" or "not sure", that's your cue to call us.

1. Did anything big change last year?

New home, renovation, new roof, marriage, divorce, new baby, a child leaving for college, retirement, or a new side business. Each can change what you need. For example, a renovation can raise what it would cost to rebuild your home.

2. Is your home insured for what it would cost to rebuild today?

Your home's market value and its rebuild cost are different numbers. Construction costs change over time, so a dwelling limit that was right a few years ago may not be now. Ask us to review your dwelling limit.

3. Do you have a home inventory?

If you had a major loss tomorrow, could you list what you own? The easiest method: **walk through every room recording a video** and narrating what you see, including closets, the garage and the basement. Store it in the cloud, not just on a phone that might be lost too. Keep receipts or photos for expensive items.

4. Are there new drivers, or new cars, in the household?

A newly licensed teen, a returning college student, an aging parent who now drives your car, or a vehicle you added or sold all need to be on, or off, your policy. Please don't wait until there's a claim.

5. Do your deductibles still make sense?

A higher deductible can lower your premium, but only if you could comfortably pay it out of savings on a bad day. Check whether your homeowners policy has a separate (often percentage-based) deductible for wind, hail or hurricane damage in your area.

6. What about flood?

Standard homeowners policies generally don't cover flooding, and FEMA notes that many flood claims come from areas outside high-risk zones. National Flood Insurance Program policies usually take effect **30 days after purchase** (with a few exceptions, such as a purchase tied to a mortgage closing), so the time to decide is well before spring rains and snowmelt.

Bonus: is an umbrella policy worth a look?

An umbrella policy adds liability coverage above your home and auto limits. People often consider one when their savings, home equity or income grow, or when they have teen drivers, a pool, or rental property. Ask us whether it makes sense for you.

Want us to run the check-up with you? Reply to this email with a good time to reach you, or call {{AGENCY_PHONE}}. It usually takes about 15 minutes.

Here's to a calm, claim-free year,

{{AGENCY_SIGNATURE}}

Drafted with AI assistance and reviewed by {{AGENCY_NAME}}.

General information only, not a description of your policy or professional advice. Coverage depends on your policy's terms, conditions and exclusions. Contact {{AGENCY_NAME}} about your situation.

Sources: FEMA FloodSmart, "Buy a Flood Insurance Policy" (30-day waiting period and exceptions); FEMA, "Myths and Facts About Flood Insurance"; Insurance Information Institute, home inventory and umbrella liability guidance.

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- **First edition:** \$500, refundable within 7 days of the final revised draft, and credited toward a plan started within 10 days of it.
- **Plans:** \$750/month for 2 issues, or \$1,500/month weekly.

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