

Broker Instructions: Client-Facing Weather Coverage Emails

These tools are written for you to send directly to your clients. They are **broker-branded, client-facing** emails that introduce Vortex parametric weather coverage in clear, simple language.

Use this page as your quick guide before you copy/paste and customize.

1. Who these emails are for

Each tool is designed for a specific type of client and weather exposure:

- **Tool 1 – Outdoor Event Intro Email:** For outdoor event organizers, including:
 - Festivals and fairs
 - Community events and fundraisers
 - **Tool 2 – Golf Case Story Email:** For golf tournament and outing organizers:
 - Charity/benefit tournaments
 - Corporate or association outings
 - **Tool 3 – Hurricane-Season Email:** For owners/operators in **hurricane-exposed areas**, such as:
 - Condo associations and HOAs
 - Hospitality, retail, and mixed-use properties
 - Other coastal or near-coastal businesses
 - **Tool 4 – Follow-Up / Nudge Email (or Call Script):** For any client you've already introduced to weather coverage:
 - Event organizers you've emailed or spoken with
 - Business owners you've sent the hurricane or other weather email to
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2. How to customize each email

Before sending, update:

- **[First Name]** – your client's first name
- **[Event Name]** – the specific event or tournament
- **[Date]** – event date (if relevant)
- **[Business/Event Name]** – their business or organization
- **[Location]** – city/region or property location (if helpful)
- **[Your Name / Title / Brokerage / Contact Info]** – your details

You can also add **one or two lines** that make the email feel more personal, for example:

- "I know [Event Name] is a key fundraiser for [Charity/School]."
- "After last year's storm season, I wanted to make sure you see this option."

Keep the structure and main language intact - those are written to clearly explain how the coverage works and to stay in line with regulatory and carrier guidelines.

3. When to use each tool

Tool 1 – Outdoor Event Intro Email: Use when:

- Your client is planning a major outdoor event or fundraiser
- You're in event season or planning season
- A board member, donor, or sponsor asks, "What's our backup plan if it rains?"

Tool 2 – Golf Case Story Email: Use when:

- Your client runs or is considering a golf outing
- You've already had a quick conversation about weather risk and want to show a real example
- You want a story that makes the concept feel concrete and relatable

Tool 3 – Hurricane-Season Email: Use when:

- Your client is in a hurricane-prone area (Gulf/Atlantic states)
- You're having renewal or planning conversations ahead of hurricane season
- They've mentioned concerns about downtime, occupancy, or revenue if a storm hits

Tool 4 – Follow-Up / Nudge Email or Call Script: Use when:

- You've already sent one of the other emails or had an initial discussion
 - They seemed interested but haven't taken a next step
 - You want a short, clear reminder and a simple "YES" reply ask
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4. What to say if they're interested

If a client responds positively (or says "YES"):

1. **Get a quick picture of their exposure:**
 - For events: event name, date, hours, location, rough fundraising/attendance goals
 - For properties: address/ZIP, key revenue drivers, main weather concerns
2. **Tell them the next step is a simple example:**
 - "We'll build a concrete example showing the weather trigger, payment amount, and cost, so you can see exactly how it would work for you."
3. **Log into the Vortex portal and create a quote for your client with those details.**
If you need any assistance, you can always call Vortex.

You do **not** need to be an expert in parametric design - that's what the partnership is for. Your role is to:

- Spot where weather risk could really hurt them
 - Start the conversation using these tools
 - Bring in Vortex to build the structure (if necessary) and help explain it
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5. Recommended Language

When you customize or speak about this coverage, keep these tips in mind:

- Use **"weather,"** not **"forecast."**
- Say **"help protect"** rather than simply **"protect."**
- Avoid words like **"guarantee"** or **"guaranteed."**
 - Use: "If the agreed weather trigger is met, the coverage responds with a defined payment based on independent weather data."

- Emphasize that this is:
 - **Supplemental** to existing insurance, not a replacement
 - A **financial backstop** around specific weather conditions

If you stick close to the provided wording, you'll stay within these guidelines.