

## THE RISK IS REAL

All it takes is a few inches of water to cause tens of thousands of dollars in damage to your home and its contents. Without flood insurance, you'd have to pay for ruined walls, furniture, floors, rugs, baseboards, electronics, and more. Buying affordable flood insurance lessens your financial burden and makes it faster and easier to repair the damage and make your house a home again.

**DON'T WAIT—  
CALL YOUR INSURANCE AGENT TODAY.**

About 85 insurance companies offer preferred risk flood insurance from the National Flood Insurance Program, and whichever company you use, it's sold at the same low price.

Typically, there's a 30 day waiting period from date of purchase before your policy goes into effect, so pick up the phone and call your insurance agent today about purchasing a Preferred Risk Policy.



## PREFERRED RISK POLICY

Low-cost flood insurance for homeowners and renters.



# FEMA

[FloodSmart.gov/residential](http://FloodSmart.gov/residential)

1-800-427-2419

**A small investment protects  
you from a big problem.**





## PEACE OF MIND

### FOR AS LITTLE AS \$129 PER YEAR

Every year, thousands of people learn the hard way that you don't need to live near a river or coastline to face a flood. Floods are the #1 natural disaster in the United States, yet only a fraction of homes are financially protected with flood insurance against the cost of flooding.

#### WHY RISK YOUR HOME WHEN:

- Most homes outside of high-risk areas will qualify for the National Flood Insurance Program's Preferred Risk Policy (PRP).
- PRPs offer the same quality coverage as a Standard Flood Insurance Policy, providing you with both building and contents options. You can purchase up to \$250,000 of building coverage and \$100,000 of content coverage for just \$414 per year. Other coverage options start as low as \$129 per year.
- PRPs are available in most communities across the country—wherever flood insurance is sold and available to homeowners, condominium unit owners, and renters.

Most homeowners insurance doesn't cover flood damage. Federal disaster assistance is not always available for flooding—and if it is, it's usually a loan that must be repaid. Isn't buying a PRP a small price to pay for protection from what could be a big, expensive, time-consuming problem?

People outside of mapped high-risk flood areas file nearly 25% of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding. The risk is real, wherever you live.

### PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL\* PRP Premiums for Zones B, C, X (Pre-/Post-FIRM) Effective October 1, 2013

BUILDING & CONTENTS <sup>1,2,3</sup>			CONTENTS ONLY <sup>1,2,6</sup>		
COVERAGE	Annual Premium		COVERAGE	Annual Premium	
	w/o Basement or Enclosure <sup>4</sup>	w/ Basement or Enclosure <sup>5</sup>		Contents Above Ground	All Other Locations
\$20,000 / 8,000	\$129	\$176	\$8,000	\$57	\$79
30,000 / 12,000	183	211	12,000	75	106
50,000 / 20,000	240	269	20,000	110	147
75,000 / 30,000	281	315	30,000	126	168
100,000 / 40,000	312	346	40,000	140	187
125,000 / 50,000	334	368	50,000	153	207
150,000 / 60,000	356	390	60,000	167	226
200,000 / 80,000	390	429	80,000	194	248
250,000/100,000	414	460	100,000	221	271

**Note:** Properties that have been newly mapped into a high-risk flood zone may qualify for a PRP through the PRP Eligibility Extension program. This premium table does not apply to those properties. Contact your agent for a quote.

**Note:** The deductibles apply separately to building and contents. Building deductible, \$1,000. Contents deductible, \$1,000.

To qualify for replacement cost claim settlement, a single-family dwelling must be the insured's primary residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss.

**Note:** Contents located entirely in a basement are not eligible for contents-only coverage.

**Note:** Premiums for properties based on the PRP Eligibility Extension rating option may differ. Consult your insurance agent for more information.

\* For 1-4 Family Residential. Other residential building and contents coverage combinations are available.

<sup>1</sup> Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup> Premium includes Federal Policy Fee of \$22.00.

<sup>3</sup> Premium includes ICC premium of \$5.00.

Deduct this amount if the risk is a condominium unit.

<sup>4</sup> Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

<sup>5</sup> Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 4. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

<sup>6</sup> Use this All Residential Contents Only Coverage premium table for individual residential condominium unit Contents Only policies.



FOR MORE INFORMATION, VISIT [FLOODSMART.GOV/RESIDENTIAL](http://FLOODSMART.GOV/RESIDENTIAL) OR CALL 1-800-427-2419.