

## 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.

Flood insurance only goes into effect 30 days after purchase, 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 protected against the cost and aggravation of flooding with flood insurance.

### WHY RISK YOUR HOME WHEN:

- Most homes outside of high-risk areas will qualify for the National Flood Insurance Program's 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 \$412 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 Preferred Risk Policy (PRP) a small price to pay for protection from what could be a big, expensive, time-consuming problem?

More than twenty percent of flood insurance claims and one-third of disaster assistance for flooding come from areas outside of high-risk zones. The risk is real, wherever you live.

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

BUILDING & CONTENTS <sup>1</sup>			CONTENTS ONLY <sup>1,4,7</sup>		
COVERAGE	Annual Premium <sup>2,3</sup>		COVERAGE	Annual Premium <sup>2</sup>	
	w/o Basement or Enclosure <sup>6</sup>	w/ Basement or Enclosure <sup>5</sup>		Contents Above Ground <sup>7</sup>	All Other Locations <sup>8</sup>
\$ 20,000/8,000	\$ 129	\$ 174	\$ 8,000	\$ 55	\$ 77
30,000/12,000	181	209	12,000	73	104
50,000/20,000	238	267	20,000	108	145
75,000/30,000	279	313	30,000	124	166
100,000/40,000	310	344	40,000	138	185
125,000/50,000	332	366	50,000	151	205
150,000/60,000	354	388	60,000	165	224
200,000/80,000	388	427	80,000	192	246
250,000/100,000	412	458	100,000	219	269

**Note:** As of January 1, 2011, properties that have been newly mapped into a high-risk flood zone, on or after October 1, 2008, may qualify for a PRP through the PRP Eligibility Extension program.

**Note:** Residential condominium associations are not eligible for the PRP. Individual residential condominium units in residential condominium buildings are eligible for the PRP. In addition, individual residential condominium unit owners in nonresidential condominium buildings are only eligible for contents coverage. 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:** Basement only not eligible.

\*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 \$20.00.

<sup>3</sup>Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Contents only policies are not available for contents located in basement only.

<sup>5</sup>Do not use this section of the table for buildings with crawl spaces or subgrade crawl spaces. See footnote 6.

<sup>6</sup>Use this section of the table for buildings with crawl spaces or subgrade crawl spaces.

<sup>7</sup>Content-only policies are not available for contents located in basement only.

<sup>8</sup>More than one floor.



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

