



# A SMALL INVESTMENT PROTECTS YOU FROM A BIG PROBLEM.

GET LOW-COST FLOOD INSURANCE  
FOR HOMEOWNERS AND RENTERS WITH  
A PREFERRED RISK POLICY

*Family Photos*

# Protect What Matters

Without flood insurance, most residents have to pay out of pocket or take out loans to repair and replace damaged items. Flood insurance reduces the financial burden of a flood event, and makes it easier to make your house a home again.



Most homeowners insurance doesn't cover flood damage.



Most homes in moderate and low-risk areas qualify for the National Flood Insurance Program's (NFIP) Preferred Risk Policy (PRP).



PRPs offer the same quality of coverage as a Standard Flood Insurance Policy and can cover your home and its contents.



PRPs are available in most communities across the country, wherever flood insurance is available to homeowners and renters.

---

## Did You Know?

If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years.

The average cost of a PRP is approximately \$395 per year.

---

# Flood Risk is Real

Every year, thousands of homeowners and renters experience devastating flooding events, even though they don't live near a river or coastline. In fact, floods are the leading natural disaster in the United States and it only takes a few inches of water to cause tens of thousands of dollars in property damage.

Despite the risk, only a fraction of residents protect themselves against the cost of flooding by purchasing flood insurance.

## Get Flood Insurance Today

There are nearly 80 insurance companies that sell PRPs through the NFIP, all for the same low price. It's never too soon to contact an insurance agent. And remember, flood insurance typically goes into effect 30 days after your purchase.

## About NFIP

The NFIP aims to reduce the impact of flooding on individuals and communities across the country. It does so by providing flood insurance to property owners like you—who live in communities that adopt and enforce floodplain management standards. These efforts reduce the costs and adverse consequences associated with flooding and help families recover more quickly.

For more information about PRPs, call **1-800-427-4661** or contact your insurance agent.



FEMA



[fema.gov/nfip](https://fema.gov/nfip)  
1-800-427-4661



## Preferred Risk Policy Premium Table: Residential

(Effective April 1, 2018 for properties currently mapped in B, C, or X Zones<sup>5,6,7</sup>)

Building & Contents <sup>1</sup>			Contents Only <sup>2</sup>		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure <sup>3</sup>	Without Basement or Enclosure <sup>4</sup>		Contents Above Ground Level (More Than One Floor)	All Other Locations (Basement-Only not eligible)
\$20,000/8,000	\$127	\$100	\$8,000	\$20	\$40
30,000/12,000	\$160	\$133	12,000	\$37	\$66
50,000/20,000	\$214	\$187	20,000	\$70	\$104
75,000/30,000	\$258	\$226	30,000	\$85	\$125
100,000/40,000	\$286	\$255	40,000	\$98	\$143
125,000/50,000	\$302	\$270	50,000	\$111	\$161
150,000/60,000	\$321	\$290	60,000	\$124	\$179
200,000/80,000	\$358	\$321	80,000	\$149	\$200
250,000/100,000	\$386	\$344	100,000	\$175	\$222

Source: National Flood Insurance Program (NFIP) Flood Insurance Manual (Effective April 1, 2018)

<sup>1</sup> Premium includes Increased Cost of Compliance of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

<sup>2</sup> Use the contents-only coverage section of the premium table for individual residential condominium unit contents-only policies.

<sup>3</sup> Use this section of the table for buildings with crawl spaces or subgraded crawl spaces, including those with an attached garage that have proper openings.

<sup>4</sup> Use this section of the table for buildings or subgrade crawl spaces with an attached garage without proper openings.

<sup>5</sup> Add a \$25 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

<sup>6</sup> Add the \$50 Probation Surcharge, if applicable.

<sup>7</sup> Premium includes a 15% Reserve Fund Assessment and \$25 Federal Policy Fee.