

**Homeowners insurance doesn't cover floods.**

**Renters insurance doesn't cover floods.**

**Only flood insurance covers floods.**

But if your home or apartment isn't in a floodplain, do you really need flood insurance?

**Consider this:** Floods are the most common, and costly, natural disaster. And they can happen anywhere, even in areas no one believes to be high risk.

Heavy rains, a blocked creek, or inadequate drainage can all lead to floods. And you're left with damaged walls and floors, drenched rugs and furniture, mud, and debris.

25%-30% of all NFIP flood insurance claims are paid to people in low- to moderate-risk flood zones. Are you willing to gamble your home, your possessions, and your financial well-being on a flood?

**FOR MORE INFORMATION:**

**CALL** 1-888-CALL-FLOOD

**TDD #** 1-800-427-5593

**VISIT** FloodSmart.gov

**OR** call your insurance agent



The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA) a component of the Department of Homeland Security (DHS). All claims and expenses are funded by insurance premiums, not tax dollars.

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**PREFERRED RISK POLICY FOR HOMEOWNERS AND RENTERS**



**WARNING:**  
The risk is real.

National Flood Insurance Program

# LOWER-COST FLOOD PROTECTION

► **The Preferred Risk Policy**

The National Flood Insurance Program's Preferred Risk Policy (PRP) offers lower-cost protection for homes and apartments in areas of low- to moderate-flood risk. These areas outside of known floodplains are shown as B, C, or X zones on a Flood Insurance Rate Map.

Most single-family homes, townhomes, and apartments in these areas are eligible for the lower PRP rates, as long as the building does not have a significant history of flooding. Most multi-unit condominium buildings do not qualify, though insurance for them is available at standard rates.

► **For Homeowners — Protecting Your Home and Its Contents**

Several combinations of building and contents protection are available. You can buy \$20,000 building coverage and \$8,000 contents coverage for as little as \$112 per year. Higher coverage combinations of up to \$250,000/\$100,000 are available (see chart).

► **For Renters — Protecting Your Personal Property**

For as little as \$39 per year, you can buy \$8,000 of contents-only coverage. Higher limits up to \$100,000 are available. (Coverage is not provided for contents located in basements only.)

► **Don't Wait for Disaster**

Some people assume that federal disaster assistance will bail them out if their property is flooded. But disaster assistance is available only if a flood is a federally declared disaster — most floods are not. And disaster assistance usually comes in the form of a loan, which must be repaid with interest. Your PRP claim reimburses you for covered losses in any flood, and never has to be repaid.

► **Contact Your Agent Today**

Contact your agent to learn more about the Preferred Risk Policy, your flood risk, and how flood insurance can help protect your financial future. Or find out more at FloodSmart.gov.

**1-4 FAMILY RESIDENTIAL BUILDING & CONTENTS COVERAGE COMBINATIONS<sup>1</sup>**

With Basement/ Enclosure			Without Basement/ Enclosure		
Building	Contents	Premium <sup>2,3</sup>	Building	Contents	Premium <sup>2,3</sup>
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$112
\$ 30,000	\$ 12,000	\$163	\$ 30,000	\$ 12,000	\$138
\$ 50,000	\$ 20,000	\$205	\$ 50,000	\$ 20,000	\$180
\$ 75,000	\$ 30,000	\$232	\$ 75,000	\$ 30,000	\$207
\$100,000	\$ 40,000	\$263	\$100,000	\$ 40,000	\$233
\$125,000	\$ 50,000	\$279	\$125,000	\$ 50,000	\$249
\$150,000	\$ 60,000	\$294	\$150,000	\$ 60,000	\$264
\$200,000	\$ 80,000	\$331	\$200,000	\$ 80,000	\$296
\$250,000	\$100,000	\$352	\$250,000	\$100,000	\$317

**ALL RESIDENTIAL CONTENTS ONLY<sup>1,4</sup>**

Contents Located Above Ground Level (More Than One Floor)		All Other Locations (Basement Only Not Eligible)	
Contents	Premium <sup>2</sup>	Contents	Premium <sup>2</sup>
\$ 8,000	\$ 39	\$ 8,000	\$ 61
\$ 12,000	\$ 53	\$ 12,000	\$ 86
\$ 20,000	\$ 81	\$ 20,000	\$116
\$ 30,000	\$ 93	\$ 30,000	\$131
\$ 40,000	\$105	\$ 40,000	\$146
\$ 50,000	\$117	\$ 50,000	\$156
\$ 60,000	\$129	\$ 60,000	\$166
\$ 80,000	\$153	\$ 80,000	\$181
\$100,000	\$177	\$100,000	\$196

<sup>1</sup> Add the \$50.00 Probation Surcharge, if applicable. <sup>2</sup> Premium includes Federal Policy Fee of \$11.00. <sup>3</sup> Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit. <sup>4</sup> Contents-only policies are not available for contents located in basement only. NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2 of the NFIP Flood Insurance Manual. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.