

## 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. Flood insurance reduces your financial burden and makes it easier to repair the damage and make your house a home again.

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

About 80 insurance companies offer Preferred Risk Policies from the National Flood Insurance Program, and whichever company you use, it's sold at the same 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.**





## PROTECT WHAT MATTERS

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 number 1 natural disaster in the United States, yet only a fraction of homes are financially protected against the cost of flooding with flood insurance.

### WHY RISK YOUR HOME WHEN:

- Most homes outside of high-risk areas qualify for the National Flood Insurance Program's Preferred Risk Policy (PRP).
- PRPs offer the same quality of coverage as a Standard Flood Insurance Policy, providing you with both building and contents options.
- PRPs are available in most communities across the country—wherever flood insurance is sold and available to homeowners, condominium unit owners, and renters.

People outside of mapped high-risk flood areas file more than 20 percent 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.

Most homeowners insurance doesn't cover flood damage. Federal disaster assistance is not always available after a flooding event—and if it is, it's usually a loan that must be repaid, in addition to your mortgage. Isn't buying a PRP a small price to pay for protection against a huge financial crisis?

### PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL\*

Effective April 1, 2016 for properties currently mapped in B, C, or X Zones <sup>1, 2, 3</sup>

BUILDING & CONTENTS <sup>4</sup>			CONTENTS ONLY <sup>7</sup>		
COVERAGE	Annual Premium		COVERAGE	Annual Premium	
	with Basement or Enclosure <sup>5</sup>	without Basement or Enclosure <sup>6</sup>		Contents Above Ground Level More Than One Floor	All Other Locations Basement Only not eligible
\$20,000/8,000	\$177	\$146	\$8,000	\$48	\$71
30,000/12,000	215	184	12,000	68	101
50,000/20,000	277	246	20,000	106	145
75,000/30,000	327	291	30,000	123	169
100,000/40,000	360	324	40,000	138	189
125,000/50,000	378	341	50,000	153	210
150,000/60,000	400	364	60,000	168	231
200,000/80,000	442	400	80,000	196	255
250,000/100,000	474	425	100,000	226	280

\* This table only refers to 1-4 Family Residential. Other residential buildings and contents coverage combinations are available.

**Note:** Properties that have been newly mapped into a high-risk flood area may qualify for an equivalent PRP rate through the Newly Mapped procedure rating option. This premium table does not apply to those properties. Contact your agent for a quote.

To qualify for a replacement cost settlement, a single-family dwelling must be the insured's principal 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.

<sup>1</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>2</sup> Add the \$50 Probation Surcharge, if applicable.

<sup>3</sup> Premium includes a 15% Reserve Fund Assessment and \$25 Federal Policy Fee.

<sup>4</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>5</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>6</sup> Use this section of the table for buildings or subgrade crawl spaces with an attached garage without proper openings.

<sup>7</sup> Use the contents-only coverage section of the 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.

