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.

FloodSmart.gov/residential
1-800-427-2419

A small investment protects you from a big problem.
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.

### 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.

### PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL*

<table>
<thead>
<tr>
<th>BUILDING &amp; CONTENTS1,2,3</th>
<th>CONTENTS ONLY:2,4</th>
<th>RESIDENTIAL*</th>
</tr>
</thead>
<tbody>
<tr>
<td>COVERAGE</td>
<td>Annual Premium</td>
<td>COVERAGE</td>
</tr>
<tr>
<td></td>
<td>w/o Basement or Enclosure</td>
<td>w/ Basement or Enclosure</td>
</tr>
<tr>
<td>$20,000 / 8,000</td>
<td>$129</td>
<td>$176</td>
</tr>
<tr>
<td>30,000 / 12,000</td>
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<td>211</td>
</tr>
<tr>
<td>50,000 / 20,000</td>
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<td>75,000 / 30,000</td>
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<td>125,000 / 50,000</td>
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<td>429</td>
</tr>
<tr>
<td>250,000/100,000</td>
<td>414</td>
<td>460</td>
</tr>
</tbody>
</table>

**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.

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1 Add the $50.00 Probation Surcharge, if applicable.
2 Premium includes Federal Policy Fee of $22.00.
3 Premium includes ICC premium of $5.00. Deduct this amount if the risk is a condominium unit.
4 Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 4.
6 Use this All Residential Contents Only Coverage premium table for individual residential condominium unit Contents Only policies.

FOR MORE INFORMATION, VISIT FLOODSMART.GOV/RESIDENTIAL OR CALL 1-800-427-2419.