

**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



NATIONAL
FLOOD
INSURANCE
PROGRAM

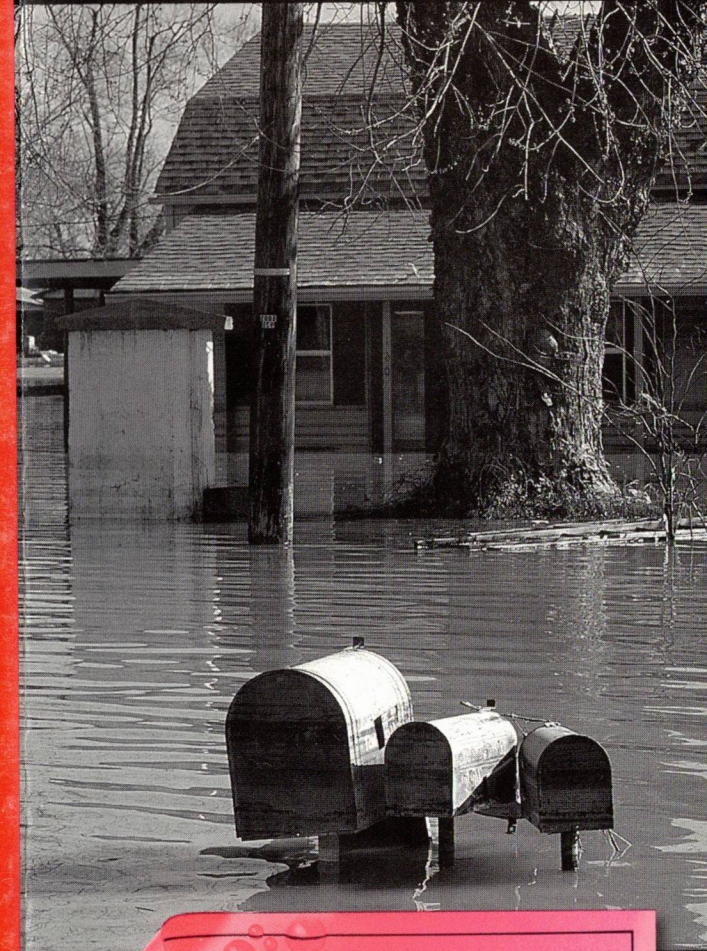


FEMA

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.

F-436 (4/05)

**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 COMBINATIONS¹

With Basement/ Enclosure			Without Basement/ Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 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^{1,4}

Contents Located Above Ground Level (More Than One Floor)		All Other Locations (Basement Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 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

¹ Add the \$50.00 Probation Surcharge, if applicable. ² Premium includes Federal Policy Fee of \$11.00. ³ Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit. ⁴ 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.