SELECTIVE®

Response is everything.

One-to-Four Family Residential Building – Preferred Risk Policy

Did you know? A home has a 26% chance of being damaged by a flood during the course of a 30 year mortgage, compared to a 9% chance of fire.[1]

Shouldn't you consider offering your customers in low-to-moderate flood zones (B, C and X) the lower-cost Preferred Risk Policy (PRP) protection option?

See below for available PRP coverage combinations that feature a $1,000 deductible for building and content coverages.

PRP with a crawlspace, both at grade and below grade, may use the "without-basement" premiums.

Effective October 1, 2012 through December 31, 2012

One-to-Four Family Residential Building and Contents Coverage Combinations					
With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium	Building	Contents	Premium
$ 20,000	$8,000	$159	$ 20,000	$ 8,000	$129
$ 30,000	$ 12,000	$191	$ 30,000	$ 12,000	$165
$ 50,000	$ 20,000	$243	$ 50,000	$ 20,000	$217
$ 75,000	$ 30,000	$285	$ 75,000	$ 30,000	$254
$100,000	$ 40,000	$313	$100,000	$ 40,000	$282
$125,000	$ 50,000	$334	$125,000	$ 50,000	$303
$150,000	$ 60,000	$353	$150,000	$ 60,000	$322
$200,000	$ 80,000	$389	$200,000	$ 80,000	$353
$250,000	$100,000	$417	$250,000	$100,000	$376

All Residential Contents Only Coverage			
Contents Above Ground Level	More than one floor	All Other Locations	(Basement-Only Not Eligible)
Contents	Premium	Contents	Premium
$ 8,000	$51	$ 8,000	$70
$ 12,000	$67	$ 12,000	$95
$ 20,000	$99	$ 20,000	$132
$ 30,000	$113	$ 30,000	$151
$ 40,000	$126	$ 40,000	$169
$ 50,000	$138	$ 50,000	$186
$ 60,000	$150	$ 60,000	$204
$ 80,000	$175	$ 80,000	$225
$100,000	$200	$100,000	$245

For full details on eligibility requirements, applicable surcharges, fees and deductibles visit the Preferred Risk Policy section of the NFIP Flood Insurance Manual under Forms in the Flood section of www.selective.com.

Have you offered your customers flood insurance today?

Visit www.selectiveflood.com to complete the PRP application on line.
For assistance call our Flood Service Center at 877-348-0552.

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1. Source: http://www.floodsmart.gov/floodsmart/pages/flood_facts.jsp