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 January 1, 2013

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	$174	$ 20,000	$ 8,000	$129
$ 30,000	$ 12,000	$209	$ 30,000	$ 12,000	$181
$ 50,000	$ 20,000	$267	$ 50,000	$ 20,000	$238
$ 75,000	$ 30,000	$313	$ 75,000	$ 30,000	$279
$100,000	$ 40,000	$344	$100,000	$ 40,000	$310
$125,000	$ 50,000	$366	$125,000	$ 50,000	$332
$150,000	$ 60,000	$388	$150,000	$ 60,000	$354
$200,000	$ 80,000	$427	$200,000	$ 80,000	$388
$250,000	$100,000	$458	$250,000	$100,000	$412

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	$55	$ 8,000	$77
$ 12,000	$73	$ 12,000	$104
$ 20,000	$108	$ 20,000	$145
$ 30,000	$124	$ 30,000	$166
$ 40,000	$138	$ 40,000	$185
$ 50,000	$151	$ 50,000	$205
$ 60,000	$165	$ 60,000	$224
$ 80,000	$192	$ 80,000	$246
$100,000	$219	$100,000	$269

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.floodonline.com to fill out the PRP application and mail to:
Flood Processing, CN 101, 40 Wantage Avenue, Branchville, NJ 07890
Or call our Flood Service Center at 877-348-0552 for assistance.

©2010 Selective Insurance Group, Inc. ("Selective", Branchville, NJ). Selective's "WYO" National Flood Ins. Program insurers: Selective Insurance Company of America, Selective Insurance Company of New England, Selective Insurance Company of New York, Selective Insurance Company of the Southeast and Selective Insurance Company of South Carolina. Availability varies by jurisdiction. Policies require underwriting approval & list all coverage, exclusions and limits

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