SELECTIVE®

Response is everything.

Non-Residential – Preferred Risk Policy

Did you know? Just an inch of water can cause costly damage to property.[1]

The Preferred Risk Policy (PRP) is available to owners and tenants of non-residential buildings located in low-to-moderate flood zones (B, C and X).

Shouldn't you consider offering this lower-cost protection option to your customers?

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

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

Effective January 1, 2013

Non-Residential Building and Contents Coverage Combinations with Basement or Enclosure											
	Contents Coverage	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
Building Coverage	50,000	$1,014	$1,306	$1,587	$1,853	$2,107	$2,349	$2,579	$2,794	$2,998	$3,189
	100,000	$1,436	$1,729	$2,008	$2,275	$2,529	$2,771	$3,000	$3,216	$3,419	$3,610
	150,000	$1,747	$2,040	$2,319	$2,585	$2,840	$3,082	$3,311	$3,527	$3,730	$3,921
	200,000	$1,915	$2,208	$2,487	$2,754	$3,008	$3,250	$3,479	$3,695	$3,899	$4,089
	250,000	$2,034	$2,327	$2,606	$2,872	$3,127	$3,369	$3,598	$3,814	$4,017	$4,208
	300,000	$2,165	$2,458	$2,737	$3,004	$3,258	$3,500	$3,729	$3,945	$4,148	$4,339
	350,000	$2,310	$2,602	$2,882	$3,148	$3,402	$3,644	$3,873	$4,088	$4,292	$4,483
	400,000	$2,405	$2,697	$2,976	$3,243	$3,497	$3,739	$3,967	$4,183	$4,387	$4,578
	450,000	$2,513	$2,806	$3,085	$3,352	$3,606	$3,848	$4,076	$4,292	$4,495	$4,686
	500,000	$2,632	$2,924	$3,204	$3,470	$3,724	$3,966	$4,195	$4,410	$4,614	$4,805

Non-Residential Building and Contents Coverage Combinations without Basement or Enclosure											
	Contents Coverage	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
Building Coverage	50,000	$641	$797	$946	$1,088	$1,224	$1,353	$1,475	$1,590	$1,698	$1,800
	100,000	$858	$1,014	$1,163	$1,305	$1,441	$1,570	$1,692	$1,807	$1,915	$2,017
	150,000	$1,019	$1,175	$1,324	$1,467	$1,602	$1,731	$1,853	$1,968	$2,077	$2,179
	200,000	$1,188	$1,344	$1,493	$1,635	$1,771	$1,900	$2,022	$2,137	$2,245	$2,347
	250,000	$1,301	$1,457	$1,606	$1,748	$1,884	$2,013	$2,135	$2,250	$2,358	$2,460
	300,000	$1,420	$1,576	$1,726	$1,868	$2,003	$2,132	$2,254	$2,370	$2,478	$2,580
	350,000	$1,485	$1,641	$1,790	$1,932	$2,068	$2,197	$2,319	$2,434	$2,543	$2,644
	400,000	$1,556	$1,712	$1,861	$2,003	$2,139	$2,268	$2,390	$2,505	$2,614	$2,715
	450,000	$1,634	$1,790	$1,939	$2,081	$2,217	$2,346	$2,468	$2,583	$2,692	$2,793
	500,000	$1,719	$1,875	$2,024	$2,166	$2,302	$2,431	$2,553	$2,668	$2,776	$2,878

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.

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

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Non-Residential Contents – Preferred Risk Policy

See below for available PRP contents only coverage that feature a $1,000 deductible.

Effective January 1, 2013

Non-Residential Contents Only Coverage			
Contents Above Ground Level More Than One Floor		**All Other Locations (Basement-Only Not Eligible)**	
Contents	Premium	Contents	Premium
$ 50,000	$183	$ 50,000	$392
$100,000	$268	$100,000	$584
$150,000	$353	$150,000	$776
$200,000	$437	$200,000	$968
$250,000	$522	$250,000	$1,161
$300,000	$607	$300,000	$1,353
$350,000	$692	$350,000	$1,545
$400,000	$776	$400,000	$1,737
$450,000	$861	$450,000	$1,929
$500,000	$946	$500,000	$2,121

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, CN101
40 Wantage Avenue
Branchville, New Jersey 07890

Or call our Flood Service Center at (877) 348-0552 for assistance.

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