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Response is everything.

Other Residential Building – Preferred Risk Policy

Did you know? Last year, one-quarter of all claims paid by the National Flood Insurance Program (NFIP) were for policies in moderate-to-low risk communities.[1]

The Preferred Risk Policy (PRP) is available to tenants of other 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 October 1, 2012 through December 31, 2012

Other Residential Building and Contents Coverage Combinations with Basement or Enclosure										
Contents Coverage		$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
Building Coverage	$ 20,000	$173	$187	$201	$214	$227	$238	$249	$260	$270
	$ 30,000	$187	$202	$215	$229	$241	$252	$264	$274	$284
	$ 50,000	$222	$237	$250	$264	$276	$287	$299	$309	$319
	$ 75,000	$239	$253	$267	$280	$293	$304	$315	$325	$336
	$100,000	$262	$276	$289	$303	$315	$327	$338	$348	$358
	$125,000	$269	$283	$297	$310	$322	$334	$345	$355	$366
	$150,000	$274	$288	$302	$315	$328	$339	$350	$361	$371
	$200,000	$306	$320	$334	$347	$359	$371	$382	$392	$403
	$250,000	$323	$338	$351	$365	$377	$388	$400	$410	$420

Other Residential Building and Contents Coverage Combinations without Basement or Enclosure										
Contents Coverage		$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
Building Coverage	$ 20,000	$144	$157	$168	$179	$190	$200	$209	$218	$227
	$ 30,000	$163	$174	$185	$197	$207	$217	$227	$236	$244
	$ 50,000	$199	$210	$221	$233	$243	$253	$263	$272	$280
	$ 75,000	$219	$231	$242	$252	$263	$273	$282	$291	$300
	$100,000	$238	$249	$261	$271	$281	$291	$301	$310	$318
	$125,000	$247	$259	$270	$280	$290	$300	$309	$318	$327
	$150,000	$254	$266	$277	$287	$298	$307	$316	$325	$334
	$200,000	$283	$295	$306	$316	$327	$336	$345	$353	$362
	$250,000	$299	$310	$321	$332	$342	$351	$361	$369	$377

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

Effective October 1, 2012 through December 31, 2012

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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SI-10-078 (rev 9/12)