SELECTIVE®

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 and owners 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 January 1, 2013

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	$190	$206	$220	$235	$249	$261	$273	$285	$296
	$ 30,000	$206	$221	$236	$251	$264	$277	$289	$301	$312
	$ 50,000	$244	$260	$275	$289	$303	$315	$328	$339	$350
	$ 75,000	$262	$278	$293	$307	$321	$333	$346	$357	$368
	$100,000	$287	$303	$318	$332	$346	$358	$371	$382	$393
	$125,000	$295	$311	$325	$340	$354	$366	$379	$390	$401
	$150,000	$301	$316	$331	$346	$359	$372	$384	$396	$407
	$200,000	$336	$351	$366	$381	$394	$407	$419	$431	$442
	$250,000	$355	$371	$385	$400	$414	$426	$438	$450	$461

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	$158	$172	$184	$197	$208	$219	$229	$240	$249
	$ 30,000	$179	$191	$203	$216	$227	$238	$249	$259	$268
	$ 50,000	$218	$231	$243	$255	$267	$278	$288	$298	$307
	$ 75,000	$241	$253	$266	$277	$288	$299	$310	$320	$329
	$100,000	$261	$273	$286	$297	$308	$320	$330	$340	$349
	$125,000	$271	$284	$296	$307	$319	$329	$339	$349	$358
	$150,000	$279	$292	$304	$315	$327	$337	$347	$357	$366
	$200,000	$311	$323	$336	$347	$358	$368	$379	$388	$397
	$250,000	$328	$340	$353	$364	$375	$385	$396	$405	$414

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

SELECTIVE®

Response is everything.

Other Residential Building – Preferred Risk Policy

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

Effective January 1, 2013

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, CN101, 40 Wantage Avenue Branchville, New Jersey 07890
Or call our Flood Service Center at 877.348.0552 for assistance.

©2010 Selective Insurance Group, Inc. ("Selective:, Branchville, NJ). Selective's "Write Your Own" (WYO) insurers are 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. The National Flood Insurance Program (NFIP) is managed by the Mitigation Directorate of the Federal Emergency Management Agency (FEMA), a division of the U.S. Department of Homeland Security (DHS). Descriptions herein are summaries and not solicitations to buy or offers to sell insurance. Refer to the actual policies for complete details of coverage, exclusions and limitations. Policy issuance is subject to underwriting approval. Coverage availability is limited to participating NFIP communities.

SI-10-078 (rev 9/12)