

PREFERRED RISK POLICY

Low-cost flood insurance.

DON'T WAIT. CALL YOUR INSURANCE AGENT TODAY.

About 90 insurance companies sell preferred risk flood insurance from the National Flood Insurance Program. And they all sell it at the same low price. So call your insurance agent today—because flood insurance takes 30 days after purchase to go into effect.

A SMALL INVESTMENT PROTECTS YOU FROM A HUGE PROBLEM.

Every year, thousands of businesses throughout the United States suffer from flooding. It can mean paying a huge, unexpected bill to recover from the damage—or the end of your livelihood for you and your employees.

But with a Preferred Risk Policy, businesses located outside of high-risk flood areas can get up and running again more quickly. And coverage starts at \$567 per year for \$50,000 building coverage and \$50,000 contents coverage. Or only \$162 annually for just contents coverage, if you lease your space.

Best of all, with new commercial rates for flood insurance now in effect, you can customize the coverage that's right for you.

And that can help keep your business in business.

FLOODS HAPPEN. SUDDENLY AND EVERYWHERE.

YOUR RISK COULD BE GREATER THAN YOU THINK.

It starts with a drop of water. And builds into a destructive flow that buckles walls and floors, wrecks costly equipment, ruins furniture and damages supplies. Unless you have flood insurance, you're then faced with only three choices: paying recovery costs out of your own pocket; taking out a loan, which puts additional debt on the business; or closing your doors and trying to start over.

Far too many businesses have to choose the third option. According to the Institute for Business and Home Safety, at least 25 percent of businesses forced to close by a disaster never reopen—mainly because they lack adequate insurance.

And general business insurance coverage won't protect you from floods. Only low-cost flood insurance can.



FEMA

www.FloodSmart.gov
1-800-427-2419

It can keep your business in business.



PREFERRED RISK POLICY PREMIUM TABLE: COMMERCIAL

Non-Residential Building and Contents Coverage Combinations^{1,2,3,4}

Effective January 1, 2011

	CONTENTS COVERAGE PREMIUMS	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000		\$300,000		\$350,000		\$400,000		\$450,000		\$500,000	
		w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures	w/Basement or Enclosures	w/o Basement or Enclosures
BUILDING COVERAGE	\$50,000	\$897	\$567	\$1,156	\$705	\$1,404	\$837	\$1,640	\$963	\$1,865	\$1,083	\$2,079	\$1,197	\$2,282	\$1,305	\$2,473	\$1,407	\$2,653	\$1,503	\$2,822	\$1,593
	100,000	1,271	759	1,530	897	1,777	1,029	2,013	1,155	2,238	1,275	2,452	1,389	2,655	1,497	2,846	1,599	3,026	1,695	3,195	1,785
	150,000	1,546	902	1,805	1,040	2,052	1,172	2,288	1,298	2,513	1,418	2,727	1,532	2,930	1,640	3,121	1,742	3,301	1,838	3,470	1,928
	200,000	1,695	1,051	1,954	1,189	2,201	1,321	2,437	1,447	2,662	1,567	2,876	1,681	3,079	1,789	3,270	1,891	3,450	1,987	3,619	2,077
	250,000	1,800	1,151	2,059	1,289	2,306	1,421	2,542	1,547	2,767	1,667	2,981	1,781	3,184	1,889	3,375	1,991	3,555	2,087	3,724	2,177
	300,000	1,916	1,257	2,175	1,395	2,422	1,527	2,658	1,653	2,883	1,773	3,097	1,887	3,300	1,995	3,491	2,097	3,671	2,193	3,840	2,283
	350,000	2,044	1,314	2,303	1,452	2,550	1,584	2,786	1,710	3,011	1,830	3,225	1,944	3,427	2,052	3,618	2,154	3,798	2,250	3,967	2,340
	400,000	2,128	1,377	2,387	1,515	2,634	1,647	2,870	1,773	3,095	1,893	3,309	2,007	3,511	2,115	3,702	2,217	3,882	2,313	4,051	2,403
	450,000	2,224	1,446	2,483	1,584	2,730	1,716	2,966	1,842	3,191	1,962	3,405	2,076	3,607	2,184	3,798	2,286	3,978	2,382	4,147	2,472
	500,000	2,329	1,521	2,588	1,659	2,835	1,791	3,071	1,917	3,296	2,037	3,510	2,151	3,712	2,259	3,903	2,361	4,083	2,457	4,252	2,547

CONTENTS-ONLY COVERAGE	PREMIUM	
	Above Ground Level More Than One Floor	All Other Locations (Basement-Only Not Eligible)
\$50,000	\$162	\$347
100,000	237	517
150,000	312	687
200,000	387	857
250,000	462	1,027
300,000	537	1,197
350,000	612	1,367
400,000	687	1,537
450,000	762	1,707
500,000	837	1,877

FOR MORE INFORMATION, VISIT FLOODSMART.GOV OR CALL 1-800-427-2419.

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$20.00.

³Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

Note: All non-residential buildings, including non-residential condominium buildings, are eligible for the Preferred Risk Policy. Individual non-residential condominium units are only eligible for contents-only coverage. In addition, individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage. The deductibles apply separately to building and contents. Building deductible, \$1,000. Contents deductible, \$1,000.

