

THE RISK IS REAL

Everyone lives in a flood zone. In high-risk areas, you have a 1 in 4 chance of experiencing a flood over the life of a 30-year mortgage. But the truth is that you can live miles away from water and still be at risk of flooding. In fact, nearly 25 percent of flood insurance claims come from moderate- to low-risk areas. That's because it doesn't take a major body of water, or even a major storm, to cause a flood. Anything from new development to a slow-moving rainstorm can cause flooding. Floods are the most common natural disaster in the United States, yet most homeowners insurance does not cover flood damage.

WHY YOU NEED FLOOD INSURANCE



FEMA

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DISASTER ASSISTANCE IS OFTEN NOT AVAILABLE

Some people think they don't need flood insurance because they believe Federal disaster assistance will come to their aid. But floods are not always declared a Federal disaster. And when they are, aid is usually in the form of a loan, which must be paid back with interest. Flood insurance, on the other hand, pays for all covered losses, and, unlike loans, that money doesn't have to be paid back. You can cover your home's structure for up to \$250,000 and its contents for up to \$100,000. For businesses, structural and contents coverage are available up to \$500,000. Don't count on others to financially protect your home or business. Take the initiative to protect your investment yourself.



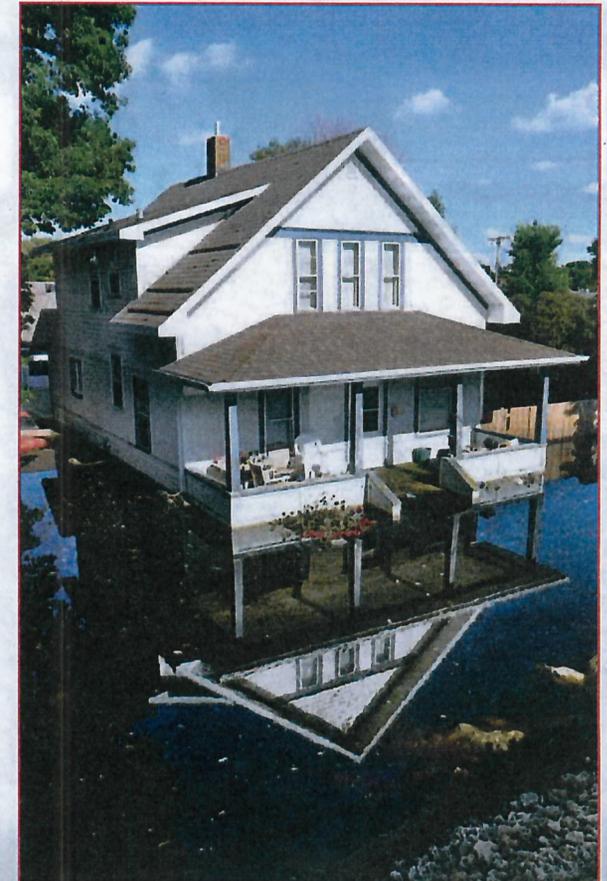
WHY RISK THE CONSEQUENCES?

Just a few inches of water can cost thousands of dollars in damage to walls, floors, furniture, carpets, and appliances. Flood insurance can help you avoid the financial consequences of a flood—and gain peace of mind. Flood insurance from the National Flood Insurance Program is available not only in areas at high risk of flooding, but in moderate- to low-risk areas as well. Policies are sold through nearly 90 insurance companies nationwide.

The cost of a policy depends on your flood risk. For all but a small percentage of very high-risk properties, flood insurance is surprisingly affordable. For example, if your home is in a moderate- to low-risk area, you may qualify for a Preferred Risk Policy. Call your agent for details.

DON'T WAIT UNTIL A FLOOD IS IMMINENT

If you wait until a flood is on its way, you will be too late. In most cases, it takes 30 days after purchase for a policy to take effect. To assess your flood risk, find an agent, and get more information, visit FloodSmart.gov or call **1-800-427-2419**.



THE RISK IS REAL

All it takes is a few inches of water to cause tens of thousands of dollars in damage to your home and its contents. Without flood insurance, you'd have to pay for ruined walls, furniture, floors, rugs, baseboards, electronics, and more. Buying affordable flood insurance lessens your financial burden and makes it faster and easier to repair the damage and make your house a home again.

DON'T WAIT— CALL YOUR INSURANCE AGENT TODAY.

About 85 insurance companies offer Preferred Risk Policies from the National Flood Insurance Program, and whichever company you use, it's sold at the same price.

Typically, there's a 30 day waiting period from date of purchase before your policy goes into effect, so pick up the phone and call your insurance agent today about purchasing a Preferred Risk Policy.



PREFERRED RISK POLICY

Low-cost flood insurance for homeowners and renters.



FEMA

FloodSmart.gov/residential
1-800-427-2419

**A small investment protects
you from a big problem.**





PROTECT WHAT MATTERS

Every year, thousands of people learn the hard way that you don't need to live near a river or coastline to face a flood. Floods are the No. 1 natural disaster in the United States, yet only a fraction of homes are financially protected with flood insurance against the cost of flooding.

WHY RISK YOUR HOME WHEN:

- Most homes outside of high-risk areas qualify for the National Flood Insurance Program's Preferred Risk Policy (PRP).
- PRPs offer the same quality coverage as a Standard Flood Insurance Policy, providing you with both building and contents options.
- PRPs are available in most communities across the country—wherever flood insurance is sold and available to homeowners, condominium unit owners, and renters.

People outside of mapped high-risk flood areas file nearly 25 percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal disaster assistance for flooding. The risk is real, wherever you live.

Most homeowners insurance doesn't cover flood damage. Federal disaster assistance is not always available for flooding—and if it is, it's usually a loan that must be repaid. Isn't buying a PRP a small price to pay for protection from what could be a big, expensive, time-consuming problem?

PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL *

Effective April 1, 2015 for properties currently mapped in B, C, or X Zones ^{1, 2, 3}

| BUILDING & CONTENTS ⁴ | | | CONTENTS ONLY ⁷ | | |
|----------------------------------|---------------------------------------|--|----------------------------|---|--|
| COVERAGE | Annual Premium | | COVERAGE | Annual Premium | |
| | w/ Basement or Enclosure ⁶ | w/o Basement or Enclosure ⁶ | | Contents Above Ground Level More Than One Floor | All Other Locations Basement Only not eligible |
| \$20,000/8,000 | \$167 | \$137 | \$8,000 | \$44 | \$66 |
| 30,000/12,000 | 203 | 173 | 12,000 | 63 | 95 |
| 50,000/20,000 | 262 | 233 | 20,000 | 99 | 136 |
| 75,000/30,000 | 311 | 276 | 30,000 | 116 | 160 |
| 100,000/40,000 | 342 | 308 | 40,000 | 130 | 179 |
| 125,000/50,000 | 359 | 324 | 50,000 | 144 | 199 |
| 150,000/60,000 | 380 | 346 | 60,000 | 158 | 219 |
| 200,000/80,000 | 421 | 380 | 80,000 | 186 | 242 |
| 250,000/100,000 | 452 | 405 | 100,000 | 215 | 266 |

Note: Properties that have been newly mapped into a high-risk flood area may qualify for an equivalent preferred risk premium through the Properties Newly Mapped rating option. This premium table does not apply to those properties. Contact your agent for a quote.

To qualify for replacement cost claim settlement, a single-family dwelling must be the insured's principal residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss.

Note: Contents located entirely in a basement are not eligible for contents-only coverage.

* For 1-4 Family Residential. Other residential building and contents coverage combinations are available.

¹ Add a \$25 Homeowner Flood Insurance Affordability Act (HFIAA) surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

² Add the \$50 Probation Surcharge, if applicable.

³ Premium includes a 10% Reserve Fund Assessment and \$22 Federal Policy Fee.

⁴ Premium includes ICC Premium of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

⁵ Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

⁶ Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

⁷ Use the contents-only coverage section of the premium table for individual residential condominium unit contents-only policies.

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





PREFERRED RISK POLICY

Low-cost flood insurance
for businesses

DON'T WAIT. CALL YOUR INSURANCE AGENT TODAY.

About 85 insurance companies sell Preferred Risk Policies 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 typically 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 (PRP), businesses located outside of high-risk flood areas can get up and running again more quickly. 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.



FEMA

FloodSmart.gov/commercial

1-800-427-2419

**It can keep your
business in business.**

PREFERRED RISK POLICY PREMIUM TABLE: COMMERCIAL

Effective April 1, 2015 for properties currently mapped in B, C, or X Zones^{1, 2, 3}

Non-Residential Building and Contents Coverage Combinations⁴

| | CONTENTS COVERAGE | \$50,000 | | \$100,000 | | \$200,000 | | \$300,000 | | \$400,000 | | \$500,000 | |
|-------------------|-------------------|---------------------------------------|--|---------------------------------------|--|---------------------------------------|--|---------------------------------------|--|---------------------------------------|--|---------------------------------------|--|
| | | ANNUAL PREMIUM | | ANNUAL PREMIUM | | ANNUAL PREMIUM | | ANNUAL PREMIUM | | ANNUAL PREMIUM | | ANNUAL PREMIUM | |
| | | w/ Basement or Enclosure ⁵ | w/o Basement or Enclosure ⁵ | w/ Basement or Enclosure ⁵ | w/o Basement or Enclosure ⁵ | w/ Basement or Enclosure ⁵ | w/o Basement or Enclosure ⁵ | w/ Basement or Enclosure ⁵ | w/o Basement or Enclosure ⁵ | w/ Basement or Enclosure ⁵ | w/o Basement or Enclosure ⁵ | w/ Basement or Enclosure ⁵ | w/o Basement or Enclosure ⁵ |
| BUILDING COVERAGE | \$50,000 | \$1,037 | \$647 | \$1,340 | \$809 | \$1,907 | \$1,112 | \$2,422 | \$1,386 | \$2,883 | \$1,632 | \$3,292 | \$1,850 |
| | 100,000 | 1,475 | 873 | 1,778 | 1,035 | 2,345 | 1,337 | 2,858 | 1,611 | 3,320 | 1,857 | 3,729 | 2,075 |
| | 150,000 | 1,779 | 1,030 | 2,080 | 1,190 | 2,640 | 1,490 | 3,149 | 1,761 | 3,606 | 2,005 | 4,010 | 2,220 |
| | 200,000 | 1,952 | 1,203 | 2,253 | 1,364 | 2,812 | 1,663 | 3,323 | 1,933 | 3,779 | 2,178 | 4,184 | 2,393 |
| | 250,000 | 2,074 | 1,318 | 2,374 | 1,479 | 2,934 | 1,778 | 3,444 | 2,049 | 3,900 | 2,293 | 4,306 | 2,509 |
| | 300,000 | 2,208 | 1,442 | 2,509 | 1,602 | 3,069 | 1,901 | 3,578 | 2,172 | 4,035 | 2,416 | 4,439 | 2,632 |
| | 350,000 | 2,358 | 1,508 | 2,657 | 1,668 | 3,218 | 1,967 | 3,726 | 2,239 | 4,183 | 2,482 | 4,588 | 2,698 |
| | 400,000 | 2,455 | 1,581 | 2,755 | 1,741 | 3,315 | 2,041 | 3,824 | 2,312 | 4,280 | 2,556 | 4,684 | 2,772 |
| | 450,000 | 2,566 | 1,662 | 2,866 | 1,822 | 3,427 | 2,120 | 3,935 | 2,392 | 4,392 | 2,635 | 4,796 | 2,851 |
| | 500,000 | 2,688 | 1,747 | 2,988 | 1,908 | 3,548 | 2,207 | 4,057 | 2,478 | 4,513 | 2,722 | 4,918 | 2,938 |

Note: Other combinations of \$50,000 increments of contents coverage are available.

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

¹ A \$250 Homeowner Flood Insurance Affordability Act Surcharge is required to be added to all non-residential policies.

² Add the \$50 Probation Surcharge, if applicable.

³ Premium includes a 10% Reserve Fund Assessment and \$22 Federal Policy Fee.

⁴ Premium includes ICC Premium of \$5 for non-residential coverage up to \$480,000 and \$4 for coverage over \$480,000.

⁵ Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

⁶ Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

Note: All non-residential build individual non-residential condominium unit owners in r

Note: Replacement Cost Cov Value (depreciated value). Bu:

Note: Contents located enti

Note: Properties that have premium through the Propert Contact your agent for a quo

**The FACTS show:
Flood insurance is the
prudent choice.**

Flood insurance from the NFIP puts you in control. Homeowners, business owners, and renters can all buy flood insurance, as long as their community participates in the NFIP.

Flood insurance claims are paid even if a disaster is not declared by the President. Claims are paid promptly, so flood victims can recover quickly. If you file a flood insurance claim, you may also request an advance partial payment for your immediate needs.

Flood insurance reimburses you for covered losses. Homeowners can buy up to \$250,000 of coverage; businesses, up to \$500,000. Separate contents coverage is available, so renters can also buy protection.

**The risk of flooding is real.
Do not gamble any longer.**

For more information about the NFIP and flood insurance, call
1-800-427-4661
or contact your insurance company or agent.

For an agent referral, call
1-888-435-6637
TTY: 1-800-462-7585

<http://www.fema.gov/business/nfip>
<http://www.floodsmart.gov>



National Flood Insurance Program

**What You Need to
Know about Federal
Disaster Assistance
and National Flood
Insurance**



FEMA

When it comes to flood insurance, do you have feelings like these?

"Who needs flood insurance? If my home or business is ever flooded, disaster assistance will bail me out."

"Flood insurance is too expensive."

"We are not going to be flooded. This area has never been flooded."

Answers to Common Misconceptions about Flood Insurance

"Who needs flood insurance? If my home or business is ever flooded, disaster assistance will bail me out."

THE FACTS ARE:

- Before most forms of Federal disaster assistance can be offered, the President must declare a major disaster.
- The most common form of Federal disaster assistance is a loan, which must be paid back with interest.
- The average Individuals and Households Program award for Presidential disaster declarations related to flooding in 2008 was less than \$4,000.
- To qualify for Federal home repair assistance, your home must have relatively minor damage that can be repaired quickly.
- You do not qualify for Federal rental assistance unless your home has been heavily damaged or destroyed.

"Flood insurance is too expensive."

THE FACTS ARE:

- The duration of a Small Business Administration (SBA) disaster home loan can extend to 30 years.
- The monthly payment on a \$50,000 disaster home loan at 4 percent interest is \$303 for 20 years.
- The average premium for federally backed flood insurance through the National Flood Insurance Program (NFIP) is \$550 a year.
- The cost of a Preferred Risk Policy starts as low as \$129 a year.



"We are not going to be flooded. This area has never been flooded."

THE FACTS ARE:

- Floods are the most common, and most costly, natural disaster.
- In the past several years, about 75 percent of all declared disasters involved flooding.
- Because more roads, buildings, and parking lots are being constructed where forests and meadows once stood, floods are becoming more severe throughout the U.S.
- In areas with the greatest risk of flooding, Special Flood Hazard Areas (SFHAs), a building has a 26 percent chance of being flooded over the duration of a 30-year mortgage.
- On average, 25 to 30 percent of all flood insurance claims paid by the NFIP are for property outside of SFHAs.