

## PREFERRED RISK POLICY

Low-cost flood insurance for businesses

## 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 materials and supplies. Unless you have flood insurance, you are 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. At least 25 percent of small businesses never reopen their doors following a disaster. And with floods, just a few inches of water can cause tens of thousands of dollars in damage. From 2009 to 2013, the average commercial flood claim was more than \$87,000.

General business insurance coverage won't protect you from costly flood damage. Only flood insurance can.

### DON'T WAIT. CALL YOUR INSURANCE AGENT TODAY.

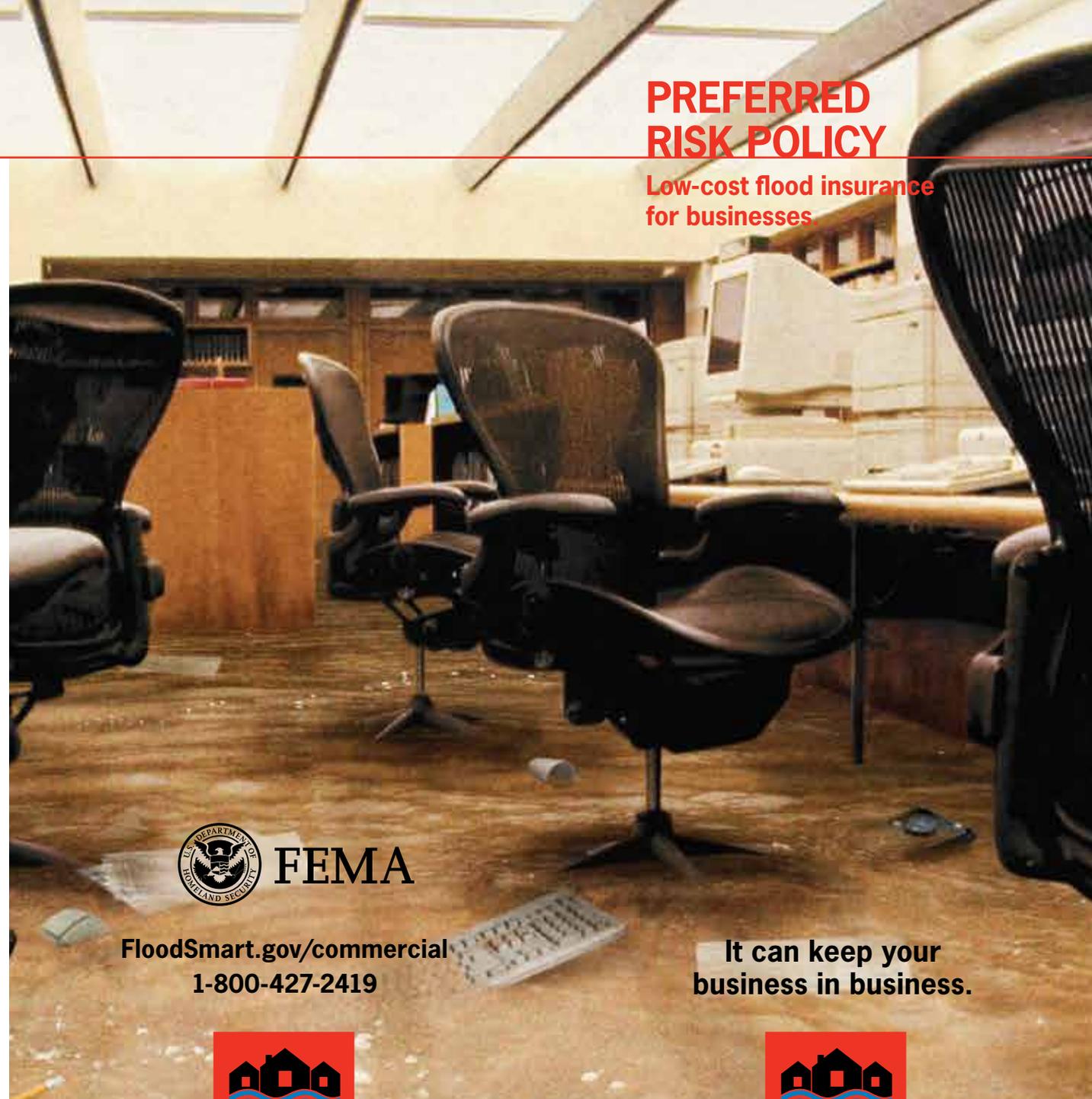
About 85 insurance companies sell Preferred Risk Policies from the National Flood Insurance Program. And they all sell it at the same low price. So call your insurance agent today—because flood insurance typically takes 30 days after purchase to go into effect.

### 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](http://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<sup>1, 2, 3</sup>

## Non-Residential Building and Contents Coverage Combinations<sup>4</sup>

	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 <sup>5</sup>	w/o Basement or Enclosure <sup>6</sup>	w/ Basement or Enclosure <sup>5</sup>	w/o Basement or Enclosure <sup>6</sup>	w/ Basement or Enclosure <sup>5</sup>	w/o Basement or Enclosure <sup>6</sup>	w/ Basement or Enclosure <sup>5</sup>	w/o Basement or Enclosure <sup>6</sup>	w/ Basement or Enclosure <sup>5</sup>	w/o Basement or Enclosure <sup>6</sup>	w/ Basement or Enclosure <sup>5</sup>	w/o Basement or Enclosure <sup>6</sup>
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.

## Non-Residential Contents-Only Coverage

CONTENTS	ANNUAL PREMIUM	
	Contents Above Ground (more than one floor)	All Other Locations (Contents Only not eligible)
\$50,000	\$174	\$391
100,000	262	591
150,000	350	790
200,000	438	989
250,000	526	1,188
300,000	614	1,387
350,000	702	1,586
400,000	790	1,785
450,000	877	1,984
500,000	965	2,184

FOR MORE INFORMATION, VISIT [FLOODSMART.GOV/COMMERCIAL](http://FLOODSMART.GOV/COMMERCIAL) OR CALL 1-800-427-2419.

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

<sup>2</sup> Add the \$50 Probation Surcharge, if applicable.

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

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

<sup>5</sup> 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.

<sup>6</sup> Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**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-only coverage.

**Note:** Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual Cash Value (depreciated value). Business interruption is not an available coverage in the National Flood Insurance Program.

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

**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.

