

► **Flooding is the most common and costly natural disaster. And only flood insurance covers flood damage.**

But if your business isn't in a floodplain, do you really need flood insurance?

**Consider this:** Floods can happen anywhere, even in areas no one believes to be high risk.

25%-30% of all NFIP flood insurance claims are paid to people in low- to moderate-risk flood zones.

Heavy rains, a blocked creek, or inadequate drainage can all lead to floods. And you're left with damaged walls and floors, ruined stock and equipment, drenched carpets and furniture, mud, and debris.

An estimated 25% of all businesses never reopen after a local disaster. **Are you willing to gamble your business on a flood?**

## FOR MORE INFORMATION:

**CALL** 1-888-CALL-FLOOD

**TDD #** 1-800-427-5593

**VISIT** [FloodSmart.gov](http://FloodSmart.gov)

**OR** call your insurance agent



NATIONAL  
FLOOD  
INSURANCE  
PROGRAM



FEMA

The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA) a component of the Department of Homeland Security (DHS). All claims and expenses are funded by insurance premiums, not tax dollars.

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# PREFERRED RISK POLICY FOR BUSINESS



**WARNING:**



**The risk  
is real.**

National Flood Insurance Program

# LOWER-COST FLOOD PROTECTION

► **The Preferred Risk Policy**

The National Flood Insurance Program’s Preferred Risk Policy (PRP) protects commercial property in areas of low-to moderate-flood risk. They’re the areas outside of known floodplains, shown as B, C, or X zones on a current Flood Insurance Rate Map. Most businesses, farm buildings, churches, and schools in these areas are eligible for the lower PRP rates, as long as the building does not have a significant history of flooding.

► **For Building Owners — Building and Contents Coverage**

Building and contents protection is available at approximately 30% savings compared to a standard policy. You can buy \$50,000 building coverage and \$50,000 contents coverage for as little as \$500 per year. Higher coverage combinations of up to \$500,000/\$500,000 are also available (see chart).

► **For Owners or Tenants — Contents Coverage**

Even if you don’t own the building where your business is located, you can protect your stock, equipment, and other assets. For as little as \$121 per year, you can have \$50,000 of contents-only coverage, with limits as high as \$500,000 available. Note that coverage is not available for contents located only in basements.



► **Contact Your Agent Today**

Businesses now have a low-cost solution. Contact your agent to learn more about the Preferred Risk Policy, your flood risk, and how flood insurance can help protect your financial future.

## NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1</sup>

With Basement/ Enclosure			Without Basement/ Enclosure		
Building	Contents	Premium <sup>2,3</sup>	Building	Contents	Premium <sup>2,3</sup>
\$ 50,000	\$ 50,000	\$ 800	\$ 50,000	\$ 50,000	\$ 500
\$100,000	\$100,000	\$1,375	\$100,000	\$100,000	\$ 800
\$150,000	\$150,000	\$1,850	\$150,000	\$150,000	\$1,050
\$200,000	\$200,000	\$2,200	\$200,000	\$200,000	\$1,300
\$250,000	\$250,000	\$2,500	\$250,000	\$250,000	\$1,500
\$300,000	\$300,000	\$2,800	\$300,000	\$300,000	\$1,700
\$350,000	\$350,000	\$3,100	\$350,000	\$350,000	\$1,850
\$400,000	\$400,000	\$3,350	\$400,000	\$400,000	\$2,000
\$500,000	\$500,000	\$3,850	\$500,000	\$500,000	\$2,300

## NON-RESIDENTIAL CONTENTS ONLY<sup>1,4</sup>

Contents Located Above Ground Level (More Than One Floor)		All Other Locations (Basement Only Not Eligible)	
Contents	Premium <sup>2</sup>	Contents	Premium <sup>2</sup>
\$ 50,000	\$121	\$ 50,000	\$ 275
\$100,000	\$231	\$100,000	\$ 500
\$150,000	\$321	\$150,000	\$ 675
\$200,000	\$381	\$200,000	\$ 850
\$250,000	\$441	\$250,000	\$1,000
\$300,000	\$501	\$300,000	\$1,150
\$350,000	\$561	\$350,000	\$1,300
\$400,000	\$621	\$400,000	\$1,450
\$500,000	\$741	\$500,000	\$1,700

<sup>1</sup> Add the \$50.00 Probation Surcharge, if applicable. <sup>2</sup> Premium includes Federal Policy Fee of \$11.00. <sup>3</sup> Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit. <sup>4</sup> Contents-only policies are not available for contents located in basement only. NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2 of the NFIP Flood Insurance Manual. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.