

Preferred
Risk

Trusted For Decades. Experienced in Flood Protection.

Even a few inches of rain can cause a flood. And the average residential flood claim adds up to more than \$38,000. No matter which state your property is in, you can protect it with federal flood insurance from Assurant. Our agents are experts in flood protection, administering flood policies on behalf of the federal government. Our flood policies are underwritten by American Bankers Insurance Company of Florida, an Assurant company, and comply with FEMA/NFIP regulations.

Assurant is an industry leader, with the financial backing and expertise to deliver top-notch flood insurance products and services to customers nationwide. You can trust Assurant to protect what matters most. We've been protecting homes and families for over a century, with a reputation for innovative products and a commitment to customer care.



ASSURANT®

Preferred Risk Policy

The Preferred Risk Policy offers low-cost flood coverage to homeowners, tenants and business owners of eligible buildings located in areas of low-to-moderate flood risk. To be eligible for coverage under the PRP, the building must be in a B, C, X, AR or A99 zone on the effective date of the policy, and you need to meet the loss-history requirement.

COVERAGE OPTIONS <i>Maximum Coverage Combinations</i>	1-4 Family Dwelling	Other Residential Buildings	Non-Residential Businesses & Properties
Building	\$250,000	\$500,000	\$500,000
Contents	\$100,000	\$100,000	\$500,000
Contents Only?	Yes - up to \$100,000	Yes - up to \$100,000	Yes - up to \$500,000

RESIDENTIAL CONTENTS-ONLY POLICY*

You can also purchase contents-only coverage starting at \$8,000. Higher limits up to \$100,000 are available. (Coverage is NOT available for most contents located in basements.)

If you're a renter, your personal appliances—like washing machines and refrigerators—are included in contents coverage. You also have the option to use 10 percent of that coverage for improvements. (This is not additional coverage and will reduce your total amount of coverage purchased.)

** Note: For all policies, a surcharge will be added to the total premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014. The HFIAA surcharge is \$25 for policies covering primary residences, including contents-only policies, if the named insured's primary residence is a single-family dwelling, an individual condominium unit, an apartment unit or a unit in a cooperative building. For all other policies, the HFIAA surcharge is \$250.*



KNOW THE FACTS

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood-loss history. If any of the following conditions exist within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for PRP:

- Two flood insurance claim payments for separate losses, each more than \$1,000.
- Three or more flood insurance claim payments for separate losses, regardless of amount.
- Two federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000.
- Three federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount.
- One flood insurance claim payment and one federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

www.assurant.com/flood