

TRAVELERS FLOOD INSURANCE PROGRAM

Preferred Risk Policy



You don't have to own waterfront property to need flood insurance. High water can happen where you least expect it.

Not every flood comes from a tidal surge or raging river. Increased development, clogged or insufficient storm drains, and excessive rain, ice or snow, contribute to unexpected flooding.

In fact, about 25% of all flood claims are paid on buildings in low- to moderate-risk areas.

The Preferred Risk Policy is designed to provide affordable coverage for those properties located in the low- to moderate-risk flood zones that meet certain underwriting eligibility criteria. A Preferred Risk Policy is available for Combined Building and Contents package for little as \$112 a year, and Contents-Only for as little as \$39 a year.

You can qualify for a Preferred Risk Policy, if...

- ↪ You own a one- to four-family dwelling (Combined Building and Contents), or you are a tenant or owner in a one- to four-family dwelling or other residential (apartment, co-op, etc.) building and do not need building coverage (Contents-Only).
- ↪ The property is located in one of the low-risk flood zones designated by FEMA (B, C or X) as of the effective date of the policy.
- ↪ The property has not experienced two flood claims or disaster assistance payments, each more than \$1,000, or three flood claims or disaster assistance payments, regardless of amount.

Preferred Risk Policy - Residential Coverage Options and Premiums					
Combined Building/Contents	No Basement	Basement	Contents-Only	Above Ground Level more than One Floor	All other Locations (Basement only not Eligible)
\$20,000/\$8,000	\$ 119	\$ 144	\$8,000	\$ 39	\$ 58
\$30,000/\$12,000	\$ 148	\$ 173	\$12,000	\$ 53	\$ 80
\$50,000/\$20,000	\$ 196	\$ 221	\$20,000	\$ 81	\$ 113
\$75,000/\$30,000	\$ 230	\$ 260	\$30,000	\$ 93	\$ 130
\$100,000/\$40,000	\$ 257	\$ 287	\$40,000	\$ 105	\$ 147
\$125,000/\$50,000	\$ 277	\$ 307	\$50,000	\$ 117	\$ 164
\$150,000/\$60,000	\$ 296	\$ 326	\$60,000	\$ 129	\$ 181
\$200,000/\$80,000	\$ 326	\$ 361	\$80,000	\$ 153	\$ 201
\$250,000/\$100,000	\$ 348	\$ 388	\$100,000	\$ 177	\$ 221

Note: Deductible is \$500 on Building and \$500 on Contents. Coverage limitations apply in basements. Coverage and Premium amounts shown are effective for new and renewal PRP policies with effective dates of 5/1/2008 or later.

Don't wait until the waters rise...

For information on how you can obtain a Preferred Risk Policy, or determine eligibility, call your Travelers agent. Your agent can explain the details of the flood policy and help determine what coverages fit your particular needs.

(insert agency logo and address)

