

# FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

## WARNING TO AGENTS AND INSURANCE APPLICANTS

The National Flood Insurance Act of 1968, as amended, prohibits a flood insurance policy from being newly issued or renewed on a property officially declared as being in violation of Section 1316 of the Act.

## NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

## PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Repetitive Loss Target Group (RLTG) property owners and Preferred Risk Policy (PRP) owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relations to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections.

## GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

## AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

## PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 15 minutes per response. Burden means the time, effort and financial resources expended by persons to generate, maintain, retain, disclose, or to provide information to us. You may send comments regarding the burden estimate or any aspect of the form, including suggestions for reducing the burden to: U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472. Paperwork Reduction Project (1660\*0006). NOTE: **Do not send your completed form to this address.**



**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
**With Basement or Enclosure<sup>5</sup>**

Contents Coverage	\$ 50,000	\$ 100,000	\$ 150,000	\$ 200,000	\$ 250,000	\$ 300,000	\$ 350,000	\$ 400,000	\$ 450,000	\$ 500,000
	Building Coverage	\$ 880	\$1,139	\$1,387	\$1,623	\$1,848	\$2,062	\$2,265	\$2,456	\$2,636
\$ 50,000	\$ 880	\$1,139	\$1,387	\$1,623	\$1,848	\$2,062	\$2,265	\$2,456	\$2,636	\$2,805
\$100,000	\$1,254	\$1,513	\$1,760	\$1,996	\$2,221	\$2,435	\$2,638	\$2,829	\$3,009	\$3,178
\$150,000	\$1,529	\$1,788	\$2,035	\$2,271	\$2,496	\$2,710	\$2,913	\$3,104	\$3,284	\$3,453
\$200,000	\$1,678	\$1,937	\$2,184	\$2,420	\$2,645	\$2,859	\$3,062	\$3,253	\$3,433	\$3,602
\$250,000	\$1,783	\$2,042	\$2,289	\$2,525	\$2,750	\$2,964	\$3,167	\$3,358	\$3,538	\$3,707
\$300,000	\$1,899	\$2,158	\$2,405	\$2,641	\$2,866	\$3,080	\$3,283	\$3,474	\$3,654	\$3,823
\$350,000	\$2,027	\$2,286	\$2,533	\$2,769	\$2,994	\$3,208	\$3,410	\$3,601	\$3,781	\$3,950
\$400,000	\$2,111	\$2,370	\$2,617	\$2,853	\$3,078	\$3,292	\$3,494	\$3,685	\$3,865	\$4,034
\$450,000	\$2,207	\$2,466	\$2,713	\$2,949	\$3,174	\$3,388	\$3,590	\$3,781	\$3,961	\$4,130
\$500,000	\$2,312	\$2,571	\$2,818	\$3,054	\$3,279	\$3,493	\$3,695	\$3,886	\$4,066	\$4,235

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
**Without Basement or Enclosure<sup>6</sup>**

Contents Coverage	\$ 50,000	\$ 100,000	\$ 150,000	\$ 200,000	\$ 250,000	\$ 300,000	\$ 350,000	\$ 400,000	\$ 450,000	\$ 500,000
	Building Coverage	\$ 550	\$ 688	\$ 820	\$ 946	\$1,066	\$1,180	\$1,288	\$1,390	\$1,486
\$ 50,000	\$ 550	\$ 688	\$ 820	\$ 946	\$1,066	\$1,180	\$1,288	\$1,390	\$1,486	\$1,576
\$100,000	\$ 742	\$ 880	\$1,012	\$1,138	\$1,258	\$1,372	\$1,480	\$1,582	\$1,678	\$1,768
\$150,000	\$ 885	\$1,023	\$1,155	\$1,281	\$1,401	\$1,515	\$1,623	\$1,725	\$1,821	\$1,911
\$200,000	\$1,034	\$1,172	\$1,304	\$1,430	\$1,550	\$1,664	\$1,772	\$1,874	\$1,970	\$2,060
\$250,000	\$1,134	\$1,272	\$1,404	\$1,530	\$1,650	\$1,764	\$1,872	\$1,974	\$2,070	\$2,160
\$300,000	\$1,240	\$1,378	\$1,510	\$1,636	\$1,756	\$1,870	\$1,978	\$2,080	\$2,176	\$2,266
\$350,000	\$1,297	\$1,435	\$1,567	\$1,693	\$1,813	\$1,927	\$2,035	\$2,137	\$2,233	\$2,323
\$400,000	\$1,360	\$1,498	\$1,630	\$1,756	\$1,876	\$1,990	\$2,098	\$2,200	\$2,296	\$2,386
\$450,000	\$1,429	\$1,567	\$1,699	\$1,825	\$1,945	\$2,059	\$2,167	\$2,269	\$2,365	\$2,455
\$500,000	\$1,504	\$1,642	\$1,774	\$1,900	\$2,020	\$2,134	\$2,242	\$2,344	\$2,440	\$2,530

**NON-RESIDENTIAL CONTENTS ONLY COVERAGE<sup>1, 2</sup>**

**ONE TO FOUR FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE<sup>1, 2, 3</sup>**

**ALL RESIDENTIAL CONTENTS ONLY COVERAGE<sup>1, 2, 4</sup>**

Contents Above Ground Level More than One Floor		All Other Locations (Basement-Only Not Eligible)		With Basement or Enclosure <sup>5, 6</sup>			All Other Locations (Basement-Only Not Eligible)			Contents Above Ground Level More than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium	Building	Contents	Premium	Building	Contents	Premium	Contents	Premium	Contents	Premium
\$ 50,000	\$145	\$ 50,000	\$ 330	\$ 20,000	\$ 8,000	\$ 144	\$ 20,000	\$ 8,000	\$ 119	\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$100,000	\$220	\$100,000	\$ 500	\$ 30,000	\$ 12,000	\$ 173	\$ 30,000	\$ 12,000	\$ 148	\$ 12,000	\$ 53	\$ 12,000	\$ 80
\$150,000	\$295	\$150,000	\$ 670	\$ 50,000	\$ 20,000	\$ 221	\$ 50,000	\$ 20,000	\$ 196	\$ 20,000	\$ 81	\$ 20,000	\$ 113
\$200,000	\$370	\$200,000	\$ 840	\$ 75,000	\$ 30,000	\$ 260	\$ 75,000	\$ 30,000	\$ 230	\$ 30,000	\$ 93	\$ 30,000	\$ 130
\$250,000	\$445	\$250,000	\$1,010	\$100,000	\$ 40,000	\$ 287	\$100,000	\$ 40,000	\$ 257	\$ 40,000	\$ 105	\$ 40,000	\$ 147
\$300,000	\$520	\$300,000	\$1,180	\$125,000	\$ 50,000	\$ 307	\$125,000	\$ 50,000	\$ 277	\$ 50,000	\$ 117	\$ 50,000	\$ 164
\$350,000	\$595	\$350,000	\$1,350	\$150,000	\$ 60,000	\$ 326	\$150,000	\$ 60,000	\$ 296	\$ 60,000	\$ 129	\$ 60,000	\$ 181
\$400,000	\$670	\$400,000	\$1,520	\$200,000	\$ 80,000	\$ 361	\$200,000	\$ 80,000	\$ 326	\$ 80,000	\$ 153	\$ 80,000	\$ 201
\$450,000	\$745	\$450,000	\$1,690	\$250,000	\$100,000	\$ 388	\$250,000	\$100,000	\$ 348	\$100,000	\$ 177	\$100,000	\$ 221
\$500,000	\$820	\$500,000	\$1,860	†††	†††	†††	†††	†††	†††	†††	†††	†††	†††

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
**With Basement or Enclosure<sup>5</sup>**

Contents Coverage	\$ 8,000	\$ 12,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 80,000	\$ 100,000
	Building Coverage	\$ 151	\$ 165	\$ 178	\$ 191	\$ 203	\$ 214	\$ 225	\$ 235
\$ 20,000	\$ 151	\$ 165	\$ 178	\$ 191	\$ 203	\$ 214	\$ 225	\$ 235	\$ 245
\$ 30,000	\$ 165	\$ 179	\$ 192	\$ 205	\$ 217	\$ 228	\$ 239	\$ 249	\$ 259
\$ 50,000	\$ 199	\$ 213	\$ 226	\$ 239	\$ 251	\$ 262	\$ 273	\$ 283	\$ 293
\$ 75,000	\$ 215	\$ 229	\$ 242	\$ 255	\$ 267	\$ 278	\$ 289	\$ 299	\$ 309
\$100,000	\$ 237	\$ 251	\$ 264	\$ 277	\$ 289	\$ 300	\$ 311	\$ 321	\$ 331
\$125,000	\$ 244	\$ 258	\$ 271	\$ 284	\$ 296	\$ 307	\$ 318	\$ 328	\$ 338
\$150,000	\$ 249	\$ 263	\$ 276	\$ 289	\$ 301	\$ 312	\$ 323	\$ 333	\$ 343
\$200,000	\$ 280	\$ 294	\$ 307	\$ 320	\$ 332	\$ 343	\$ 354	\$ 364	\$ 374
\$250,000	\$ 297	\$ 311	\$ 324	\$ 337	\$ 349	\$ 360	\$ 371	\$ 381	\$ 391

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
**Without Basement or Enclosure<sup>6</sup>**

Contents Coverage	\$ 8,000	\$ 12,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 80,000	\$ 100,000
	Building Coverage	\$ 123	\$ 135	\$ 146	\$ 157	\$ 167	\$ 177	\$ 186	\$ 195
\$ 20,000	\$ 123	\$ 135	\$ 146	\$ 157	\$ 167	\$ 177	\$ 186	\$ 195	\$ 203
\$ 30,000	\$ 141	\$ 152	\$ 163	\$ 174	\$ 184	\$ 194	\$ 203	\$ 212	\$ 220
\$ 50,000	\$ 176	\$ 187	\$ 198	\$ 209	\$ 219	\$ 229	\$ 238	\$ 247	\$ 255
\$ 75,000	\$ 196	\$ 207	\$ 218	\$ 228	\$ 238	\$ 248	\$ 257	\$ 266	\$ 274
\$100,000	\$ 214	\$ 225	\$ 236	\$ 246	\$ 256	\$ 266	\$ 275	\$ 284	\$ 292
\$125,000	\$ 223	\$ 234	\$ 245	\$ 255	\$ 265	\$ 274	\$ 283	\$ 292	\$ 300
\$150,000	\$ 230	\$ 241	\$ 252	\$ 262	\$ 272	\$ 281	\$ 290	\$ 299	\$ 307
\$200,000	\$ 258	\$ 269	\$ 280	\$ 290	\$ 300	\$ 309	\$ 318	\$ 326	\$ 334
\$250,000	\$ 273	\$ 284	\$ 295	\$ 305	\$ 315	\$ 324	\$ 333	\$ 341	\$ 349

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$13.00

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Use the "All Residential Contents-Only Coverage" premium table for individual residential condominium unit-only policies.

<sup>5</sup>Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

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