

Quoting a Preferred Risk Policy (PRP)



Coverage Maximums:

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY		
	1-4 Family	Other Residential	Non-Residential
Combined Building / Contents	\$250,000/ \$100,000	\$250,000/ \$100,000	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

Deductibles:

Building & Contents < or = \$100,000	\$1,250
Building Coverage Over \$100,000	\$1,000
Contents Only	\$1,000

Flood Zones:

Moderate Risk Zones B, C, Z, AR & A99

Loss History:

If the building meets any of the following criteria within a 10-year period, regardless of ownership, it is not eligible for a PRP
2 flood insurance claim payments for separate losses, each more than \$1,000 OR
3 or more flood insurance claim payments for separate losses, regardless of amount; OR
2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; OR
3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; OR
1 flood insurance claim payment and 1 federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

CONTACT

Insured Na...

Phone

Email

1. Enter the customer contact information:

First name, last name, phone number & e-mail address. All fields are required.

If the customer is a business, select the drop-down to change the field.

Insured Name

PROPERTY ADDRESS

Street

City

State

Postal code

2. Enter property information:

Street address, city, state, postal code.

Select the drop-down to add a property description.

Street

BUILDING TYPE

Type of Occupancy

Primary Residence

Form of ownership Condominium

3. Enter building information:

Occupancy type: single family, 2-4 family, other residential, non-residential business, other non-residential.

Primary residence: 50% or less, 51%-79%, 80% or more.

FOUNDATION

Foundation type

4. Enter foundation information:

Basement, above-ground crawlspace, elevated without enclosure, elevated with enclosure, subgrade crawlspace, walkout basement, slab on grade, split-level, slab on grade, split-level basement.

Continue

5. The Quoting Process is Complete:

The quote is automatically saved or select continue to complete the application.