

## Preferred Risk Flood Insurance Policy



### Your home or business may qualify for lower flood insurance rates.

Approximately one-third of all flood claims paid are for losses to structures located in areas considered to be only at moderate risk of flooding.

Your home or business may qualify for the lower rates we can offer with a preferred risk flood insurance policy if...

- You are in a flood zone designated as B, C or X (zones only at minimal or moderate risk of flooding) based on flood insurance rate maps published by the Federal Emergency Management Agency (FEMA).
- You are located in a community participating in the National Flood Insurance Program (NFIP).
- Your home is a 1-4 family residence or mobile home. (Check with your agent for rating options under a condominium form of ownership.)

**The Preferred Risk Policy offers you protection with nine options—all moderately priced with savings of up to 47% over the standard rates!** Here are some details:

**Deductibles**—Deductibles apply separately to • Building(s)—\$1,000 and to • Contents.—\$1,000

**Actual cash value coverage**—Generally, a loss on the preferred risk policy will be settled on an actual cash value (ACV) basis, which means the replacement cost of property less the value of physical depreciation.

A single family, primary residence that is insured for building coverage limits of at least 80% of the replacement cost value or the maximum NFIP coverage limits available would be eligible for replacement cost coverage on the building.

All other structures and all contents losses are settled on an ACV basis.

**Coverage term**—All policies are issued for a one-year term.

**Waiting period**—There is a 30-day waiting period before coverage becomes effective.

**Application is easy ...**

**Simply contact your independent Harleysville insurance agent today!**

*NOTE: Eligibility may be restricted due to previous loss or disaster relief experience.*

### 1-4 Family Residential—Building and Contents <sup>1,2,3</sup>

With Basement or Enclosure <sup>5</sup>			Without Basement or Enclosure <sup>6</sup>		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$ 154	\$ 20,000	\$ 8,000	\$ 129
30,000	12,000	185	30,000	12,000	160
50,000	20,000	236	50,000	20,000	211
75,000	30,000	277	75,000	30,000	247
100,000	40,000	304	100,000	40,000	274
125,000	50,000	324	125,000	50,000	294
150,000	60,000	343	150,000	60,000	313
200,000	80,000	378	200,000	80,000	343
250,000	100,000	405	250,000	100,000	365

### All Residential—Contents Only <sup>1,2,4</sup>

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 49	\$ 8,000	\$ 68
12,000	65	12,000	92
20,000	96	20,000	128
30,000	110	30,000	147
40,000	122	40,000	164
50,000	134	50,000	181
60,000	146	60,000	198
80,000	170	80,000	218
100,000	194	100,000	238

### Other Residential—Building and Contents <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	\$ 20,000	\$168	182	\$195	208	\$220	\$231	\$242	\$252	\$262
	30,000	182	196	209	222	234	245	256	266	276
	50,000	216	230	243	256	268	279	290	300	310
	75,000	232	246	259	272	284	295	306	316	326
	100,000	254	268	281	294	306	317	328	338	348
	125,000	261	275	288	301	313	324	335	345	355
	150,000	266	280	293	306	318	329	340	350	360
	200,000	297	311	324	337	349	360	371	381	391
	250,000	314	328	341	354	366	377	388	398	408

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	\$ 20,000	\$140	\$152	\$163	\$174	\$184	\$194	\$203	\$212	\$220
	30,000	158	169	180	191	201	211	220	229	237
	50,000	193	204	215	226	236	246	255	264	272
	75,000	213	224	235	245	255	265	274	283	291
	100,000	231	242	253	263	273	283	292	301	309
	125,000	240	251	262	272	282	291	300	309	317
	150,000	247	258	269	279	289	298	307	316	324
	200,000	275	286	297	307	317	326	335	343	351
	250,000	290	301	312	322	332	341	350	358	366

NOTE: If coverage in excess of the maximum allowable limits is needed, your agent may be able to assist you in securing additional coverage.

## Non-Residential—Building and Contents <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	\$ 50,000	\$ 897	\$1,156	\$1,404	\$1,640	\$1,865	\$2,079	\$2,282	\$2,473	\$2,653	\$2,822
	100,000	1,271	1,530	1,777	2,013	2,238	2,452	2,655	2,846	3,026	3,195
	150,000	1,546	1,805	2,052	2,288	2,513	2,727	2,930	3,121	3,301	3,470
	200,000	1,695	1,954	2,201	2,437	2,662	2,876	3,079	3,270	3,450	3,619
	250,000	1,800	2,059	2,306	2,542	2,767	2,981	3,184	3,375	3,555	3,724
	300,000	1,916	2,175	2,422	2,658	2,883	3,097	3,300	3,491	3,671	3,840
	350,000	2,044	2,303	2,550	2,786	3,011	3,225	3,427	3,618	3,798	3,967
	400,000	2,128	2,387	2,634	2,870	3,095	3,309	3,511	3,702	3,882	4,051
	450,000	2,224	2,483	2,730	2,966	3,191	3,405	3,607	3,798	3,978	4,147
	500,000	2,329	2,588	2,835	3,071	3,296	3,510	3,712	3,903	4,083	4,252

### 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	\$ 50,000	\$ 567	\$ 705	\$ 837	\$ 963	\$1,083	\$1,197	\$1,305	\$1,407	\$1,503	\$1,593
	100,000	759	897	1,029	1,155	1,275	1,389	1,497	1,599	1,695	1,785
	150,000	902	1,040	1,172	1,298	1,418	1,532	1,640	1,742	1,838	1,928
	200,000	1,051	1,189	1,321	1,447	1,567	1,681	1,789	1,891	1,987	2,077
	250,000	1,151	1,289	1,421	1,547	1,667	1,781	1,889	1,991	2,087	2,177
	300,000	1,257	1,395	1,527	1,653	1,773	1,887	1,995	2,097	2,193	2,283
	350,000	1,314	1,452	1,584	1,710	1,830	1,944	2,052	2,154	2,250	2,340
	400,000	1,377	1,515	1,647	1,773	1,893	2,007	2,115	2,217	2,313	2,403
	450,000	1,446	1,584	1,716	1,842	1,962	2,076	2,184	2,286	2,382	2,472
	500,000	1,521	1,659	1,791	1,917	2,037	2,151	2,259	2,361	2,457	2,547

## Non-Residential—Contents-Only <sup>1,2</sup>

Contents Above Ground Level More Than One Floor	
Contents	Premium
\$50,000	\$162
100,000	237
150,000	312
200,000	387
250,000	462
300,000	537
350,000	612
400,000	687
450,000	762
500,000	837

All Other Locations (Basement-Only Not Eligible)	
Contents	Premium
\$50,000	\$347
100,000	517
150,000	687
200,000	857
250,000	1,027
300,000	1,197
350,000	1,367
400,000	1,537
450,000	1,707
500,000	1,877

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

<sup>2</sup> Premium Includes Federal Policy Fee of \$20.00.

<sup>3</sup> Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup> Use this “All Residential Contents-Only Coverage” premium table for individual residential condominium unit contents-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.

**Note:** This brochure is intended only to highlight key features of the Standard Flood Insurance Policy Dwelling (home) Form and the General Property (commercial) Form. Consult your independent agent for details and examine the policy carefully for limitations, exclusions, etc. In the event there are discrepancies between this information and your policy, the terms of your policy will govern.

Harleysville Insurance, headquartered in Harleysville, Pennsylvania, provides a variety of insurance-related products and services for individuals and businesses through a network of regional operations and independent insurance agencies.

Harleysville is one of the nation's leading insurance organizations, and the 10th\* largest carrier in the Write Your Own (WYO) National Flood Insurance Program.

Harleysville has a long-standing reputation for excellent customer service, and the financial strength to meet its obligations to policyholders now and into the future.

\*Ranking subject to change at anytime.



**Harleysville Insurance**  
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**Write Your Own (WYO) Insurers  
National Flood Insurance Program**

Harleysville Insurance Company  
Harleysville Insurance Company of New Jersey  
Harleysville Insurance Company of New York  
Harleysville Insurance Company of Ohio

Harleysville Lake States Insurance Company  
Harleysville Mutual Insurance Company  
Harleysville Worcester Insurance Company