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The Travelers Indemnity Company  
and its property casualty affiliates  
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Hartford, CT 06183

[travelersflood.com](http://travelersflood.com)

This brochure is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages subject to guidelines established by the National Flood Insurance Program and federal law. Insurer for Travelers Flood policies: The Standard Fire Insurance Company.

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You don't have to own waterfront property to need flood insurance.



# High Water Can Happen Where You Least Expect It.

## Don't Let The Value of Your Property Be Washed Away!

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.

About 25 percent of all flood insurance claims are paid on homes in low-to moderate-risk areas.\* In recent years, thousands of homeowners in these low-risk areas experienced flood losses, but did not have flood insurance coverage available to help them recover because they had not purchased a flood policy. Homeowners or tenants policies typically exclude losses caused by flooding, and government assistance (federal or state) is not easy to get and is often in the form of a loan.

The Preferred Risk Policy (PRP) is designed to provide affordable coverage for those properties that are located in low-risk flood zones that meet certain underwriting criteria. A Preferred Risk Policy is available for the Combined Building and Contents package for as little as \$119 a year, and Contents-Only for as little as \$39 a year.

### You can qualify for a Preferred Risk Policy for Combined Building and Contents, if ...

- You own a one- to four-family dwelling.
- Your property is located in one of the low-risk flood zones designated by the Federal Emergency Management Agency (FEMA) (B, C or X) as of the effective date of the policy.
- Your 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.

### You can also qualify for a Preferred Risk Policy for Contents-Only if ...

- You are a tenant or owner in a one- to four-family dwelling or other residential building (apartment, co-op, five or more unit residential building, etc.).

- 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.
- Contents are not located entirely in a basement (an area that is below ground on all sides).
- 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.

### PRP

#### Contents-Only Coverage Amounts and Premiums\*\*

Contents	Located Above Ground Level More Than One Floor	All Other Locations Basement Only Not Eligible
\$8,000	\$39	\$58
\$12,000	\$53	\$80
\$20,000	\$81	\$113
\$30,000	\$93	\$130
\$40,000	\$105	\$147
\$50,000	\$117	\$164
\$60,000	\$129	\$181
\$80,000	\$153	\$201
\$100,000	\$177	\$221

#### Building/Contents Coverage Combinations and Premiums\*\*

Building/Contents	No Basement	Basement
\$20,000/\$8,000	\$119	\$144
\$30,000/\$12,000	\$148	\$173
\$50,000/\$20,000	\$196	\$221
\$75,000/\$30,000	\$230	\$260
\$100,000/\$40,000	\$257	\$287
\$125,000/\$50,000	\$277	\$307
\$150,000/\$60,000	\$296	\$326
\$200,000/\$80,000	\$326	\$361
\$250,000/\$100,000	\$348	\$388



Don't be one of the thousands of homeowners and tenants who didn't buy flood insurance before the waters rose because they thought it would never happen to them. Protect your home and personal property against unexpected flooding. Purchase a Flood policy from Travelers today.

Complete the attached coupon and mail it back to your agent for a quote. A representative from your agent's office will call you to discuss your flood insurance needs and options.

\* Information obtained from the National Flood Insurance Program (www.fema.gov/business/nfip).  
\*\* As of May 1, 2008 per the National Flood Insurance Program.

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

Insured Location Address \_\_\_\_\_

Flood Zone (circle one): B C X (If you are not sure, ask your agent)

Building Occupancy:  Single Family  2-4 Family  Other Residential

Building Type:  One Floor  Two Floors  Split Level  Three or More Floors

Manufactured (Mobile) Home/Travel Trailer on Foundation

Basement or space under house sub-grade on all four sides  Yes  No

Date of Construction: \_\_\_\_\_

Is Building: Condo Unit  Yes  No Townhouse/Rowhouse Condo Unit  Yes  No

Primary Residence:  Yes  No Estimated Replacement Cost: \_\_\_\_\_

Has the location ever experienced a flood loss or received disaster assistance as the result of a flooding event? If yes, dates and amount of losses or disaster assistance: \_\_\_\_\_