

Did you know?

No levee provides full protection from flooding



But in Illinois



LESS THAN 10%
of home owners living behind “certified” levees
carry flood insurance.

Our Risk. Our Choice.

Levees are often all that stand between a vital community and a serious flood disaster. Yet in Illinois, less than 10% of the homeowners who live behind levees carry flood insurance.

The Illinois Department of Natural Resources and the Illinois Emergency Management Agency urge all households and businesses that are protected by a levee to carry flood insurance. Levees are built to provide a specific level of flood protection, but *severe weather can cause levees to fail*. The flooding that follows can financially ruin homeowners and business owners who do not have flood insurance.

Most homeowners insurance does **NOT** cover damage caused by flooding. If a flood occurs, Federal assistance usually takes the form of a low-interest loan that property owners must repay in addition to the existing mortgage.

Apply for a low-cost Preferred Risk Policy.



Preferred Risk Policies Benefit You

A product of the National Flood Insurance Program, Preferred Risk Policies (PRPs) are a low-cost flood insurance option for property owners who are located in lower risk areas (such as those protected by a certified levee).

A COST COMPARISON: Standard Flood Insurance vs. Preferred Risk Flood Insurance

Structure Coverage	Contents Coverage	Standard Premium	Preferred Risk	Annual Savings
\$20,000	\$8,000	\$243	\$112	\$131
\$50,000	\$20,000	\$554	\$180	\$374
\$100,000	\$40,000	\$699	\$233	\$466
\$150,000	\$60,000	\$844	\$264	\$580
\$200,000	\$80,000	\$989	\$296	\$693

HOW TO READ THIS CHART:

A Standard flood insurance policy that insures your home for \$200,000 and your belongings for \$80,000 will cost \$989., while a Preferred Risk Policy with the same coverage amounts will cost \$296. The Preferred Risk Savings: \$693 each year. Based on a pre-FIRM, single family home with no basement.

PRPs can also be written to insure properties with basements, 2 to 4 family residential properties, and many commercial properties.

PRP policy is eligible for property in a B, C or X flood zone.

FOR MORE INFORMATION:

FEMA rules now allow agents to switch clients mid-term from Standard to Preferred Risk flood insurance. For more information on how to write a Preferred Risk Policy, visit the National Flood Insurance Program website at : <http://www.fema.gov/about/programs/nfip/index.shtml>