

AGENT RESPONSIBILITY WAIVER

1-4 Family Residential & Other Residential in a Preferred Risk Zone

I hereby certify that I have been offered Flood Insurance Coverage by my insurance agent, available from the National Flood Insurance Program (NFIP), through,



American Bankers Insurance Company of Florida

I understand that because I have declined this protection, my agent, and/or the Agency will be held harmless and not liable in the event I suffer a Flood Loss.

I also understand that the rejection of this coverage will apply to all future renewals, continuations and changes unless I notify the agent otherwise in writing.

I also certify that I am aware that there is a (30 day) thirty-day waiting period before coverage takes effect should I elect to purchase flood insurance at a later date.

- I reject Building Coverage for Flood Insurance protection.
- I reject Contents Coverage for Flood Insurance protection.
- I reject Building & Contents Coverage for Flood Insurance protection.
- I reject Excess Flood Insurance Protection.

Building Replacement Cost: \$ _____

Recommended Coverage: \$ _____

Property Owner Name

Property Address

Property Owner Signature

City, State, Zip

Date

Agent Signature

Agency Name

Rate charts for qualifying Preferred Risk Policies (B, C or X zone) are on the reverse side of this form.

Are you rejecting this valuable coverage? Visit www.floodsmart.gov to learn more about flood insurance.

PRP COVERAGES AVAILABLE EFFECTIVE JANUARY 1, 2011

**ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}**

With Basement or Enclosure ⁵			Without Basement or Enclosure ⁶		
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 COVERAGE^{1, 2, 4}

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 COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁵**

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	

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁶**

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	

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$20.00.

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

⁴Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

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

⁶Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.