

AGENT RESPONSIBILITY WAIVER

Non-Residential Building & Contents Coverage Combinations for the PRP

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.**

Replacement Cost: \$ _____

Coverage Offered: \$ _____

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 zones) 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

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴**

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

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵**

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 COVERAGE^{1, 2}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$162	\$ 50,000	\$ 347
\$100,000	\$237	\$100,000	\$ 517
\$150,000	\$312	\$150,000	\$ 687
\$200,000	\$387	\$200,000	\$ 857
\$250,000	\$462	\$250,000	\$1,027
\$300,000	\$537	\$300,000	\$1,197
\$350,000	\$612	\$350,000	\$1,367
\$400,000	\$687	\$400,000	\$1,537
\$450,000	\$762	\$450,000	\$1,707
\$500,000	\$837	\$500,000	\$1,877

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.

⁴Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

⁵Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.