

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

Attn: Flood Service Center
P.O. Box 4337, Scottsdale, Arizona 85261
800.423.4403/Fax 714.712.3842

AGENT'S ACCOUNT NUMBER
NEW
RENEWAL
CURRENT POLICY NUMBER

1-4 FAMILY
OTHER RESIDENTIAL
ALL RESIDENTIAL CONTENTS ONLY
Flood Insurance

PREFERRED RISK POLICY APPLICATION
(FLOOD ZONE DETERMINATION REQUIRED WITH APPLICATION)

Rates Effective January 1, 2011

Form containing various sections: DIRECT BILL INSTRUCTIONS, AGENT ACCOUNT NUMBER, AGENT'S PHONE NUMBER, AGENT'S FAX NUMBER, AGENT OR BROKER'S NAME AND MAILING ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE, METHOD OF PAYMENT, FIRST MORTGAGEE NAME, TELEPHONE NO., FAX NO., AND ADDRESS, INCLUDING LOAN NUMBER, INSURED'S PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?, BUILDING OCCUPANCY, BUILDING TYPE, BUILDING USE, WAITING PERIOD, POLICY PERIOD IS FROM, INSURED'S NAME, MAILING ADDRESS AND TELEPHONE NUMBER, IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO. AND ADDRESS, NAME OF COUNTY/PARISH, COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED, FLOOD INSURANCE RATE MAP ZONE, IS THE BUILDING LOCATED ON FEDERAL LAND?, CONTENTS LOCATED IN, BASEMENT/ENCLOSURE/CRAWLSPACE, INSURED'S PRINCIPAL RESIDENCE?, ESTIMATED REPLACEMENT COST AMOUNT, ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS, MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER MAKE, MODEL AND SERIAL NUMBER.

RATES ON SECOND PAGE

FAILURE TO ANSWER THE FOLLOWING QUESTIONS PROPERLY COULD RESULT IN VOIDANCE OF CONTRACT. THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PREFERRED RISK POLICY BASED ON ITS FLOOD LOSS HISTORY.

A) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD EXIST?

- 2 LOSS PAYMENTS, EACH MORE THEN \$1,000 YES NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT YES NO
- 2 FEDERAL DISATER RELIEF PAYMENTS, EACH MORE THAN \$1,000 YES NO
- 3 FEDERAL DISATER RELIEF PAYMENTS, REGARDLESS OF AMOUNT YES NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 YES NO

B) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-30, AO, AH, A99, V, VE, V1-30, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/AO, AR/A1-30, AR/A? YES NO

INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE 2-YEAR PRP ELIGIBILITY EXTENSION. FOR WHICH THE ANSWER TO QUESTION B MAY BE YES.

1-4 FAMILY RESIDENTIAL BUILDING & CONTENTS COVERAGE COMBINATIONS ^{1, 2, 3}						ALL RESIDENTIAL CONTENTS-ONLY COVERAGE ^{1, 2, 4}			
With Basement/Enclosure			Without Basement/Enclosure			Contents Locate Above Ground Level More Then One Floor		All Other Locations (Basement Only Not Eligible)	
Building	Contents	Premium ²³	Building	Contents	Premium ²³	Contents	Premium ²	Contents	Premium ²
\$ 20,000	\$ 8,000	\$ 154	\$ 20,000	\$ 8,000	\$ 129	\$ 8,000	\$ 49	\$ 8,000	\$ 68
\$ 30,000	\$ 12,000	\$ 185	\$ 30,000	\$ 12,000	\$ 160	\$ 12,000	\$ 65	\$ 12,000	\$ 92
\$ 50,000	\$ 20,000	\$ 236	\$ 50,000	\$ 20,000	\$ 211	\$ 20,000	\$ 96	\$ 20,000	\$ 128
\$ 75,000	\$ 30,000	\$ 277	\$ 75,000	\$ 30,000	\$ 247	\$ 30,000	\$ 110	\$ 30,000	\$ 147
\$ 100,000	\$ 40,000	\$ 304	\$ 100,000	\$ 40,000	\$ 274	\$ 40,000	\$ 122	\$ 40,000	\$ 164
\$ 125,000	\$ 50,000	\$ 324	\$ 125,000	\$ 50,000	\$ 294	\$ 50,000	\$ 134	\$ 50,000	\$ 181
\$ 150,000	\$ 60,000	\$ 343	\$ 150,000	\$ 60,000	\$ 313	\$ 60,000	\$ 146	\$ 60,000	\$ 198
\$ 200,000	\$ 80,000	\$ 378	\$ 200,000	\$ 80,000	\$ 343	\$ 80,000	\$ 170	\$ 80,000	\$ 218
\$ 250,000	\$ 100,000	\$ 405	\$ 250,000	\$ 100,000	\$ 365	\$ 100,000	\$ 194	\$ 100,000	\$ 238

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure

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 Enclosure

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 Probation Surcharge, if applicable

²Premium includes ICC premium of \$6.00 Deduct this amount if the risk is a condominium unit.

³Use this "All Residential Contents-Only" premium table for individual residential condominium unit contents -only policies.

⁴Premium includes Federal Policy Fee of \$20.00

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Residential Condominium units in a non-residential building cannot purchase building coverage - only contents coverage is available.

ENTER SELECTED OPTION FROM THE PREMIUM TABLES ABOVE. (ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED) THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER THE APPLICABLE FEDERAL LAW.	BUILDING AND CONTENTS COVERAGE COMBINATION Building deductibles, \$1000. Contents deductible, \$1000		CONTENTS COVERAGE ONLY Contents deductible, \$1000		
	BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____		CONTENTS: \$ _____ PREMIUM: \$ _____		
PRINTED NAME OF INS AGENT/BROKER		DATE		SIGNATURE OF INS AGENT/BROKER	
PRINTED NAME OF INSURED/PROPERTY OWENER				SIGNATURE OF INSURED/PROPERTY OWENER	

****CREDIT CARD DISCLAIMER:** This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program Rules and Regulations. In matters involving billing disputes, cancellation is not available other than for billing processing errors or fraud.

MAKE CHECKS OR MONEY ORDERS PAYABLE TO ABIC
SEND ORIGINAL APPLICATION, INCLUDING FLOOD ZONE DETERMINATION, TO THE ADDRESS LISTED ABOVE
PLEASE MAKE A COPY FOR YOUR RECORDS