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

NON-RESIDENTIAL
Building and Contents
Contents Only
Flood Insurance

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

Rates Effective January 1, 2011

DIRECT BILL INSTRUCTIONS

☐ BILL INSURED ☐ BILL FIRST MORTGAGEE ☐ BILL SECOND MORTGAGEE ☐ BILL LOSS PAYEE ☐ BILL OTHER

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

☐ CHECK ☐ MASTERCARD ☐ VISA ☐ DISCOVER ☐ DINER'S CLUB
Plus 3-Digit Code Printed on Back of Card: _____
☐ AMEX Plus 4-Digit code from Front of Card: _____
☐ DINER'S CLUB Plus 3-Digit Code Printed on Back of Card: _____

CREDIT CARD #_____ EXPIRATION DATE: _____

FIRST MORTGAGEE NAME, TELEPHONE NO., FAX NO., AND ADDRESS, INCLUDING LOAN NUMBER

LOAN NUMBER _____

WAITING PERIOD
☐ STANDARD 30-DAY
☐ LOAN TRANSACTION NO WAITING CLOSING DATE: _____

POLICY PERIOD IS FROM TO
12:01 AM. LOCAL TIME AT THE INSURED PROPERTY LOCATION

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

☐ 2ND MORTGAGEE ☐ DISASTER AGENCY, SPECIFY _____
☐ LOSS PAYEE ☐ IF OTHER, PLEASE SPECIFY

LOAN NUMBER _____

NAME OF COUNTY/PARISH _____

COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____

FLOOD INSURANCE RATE MAP ZONE _____
(FLOOD ZONE DETERMINATION REQUIRED WITH APPLICATION)

IS THE BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO

INSURED'S PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?
☐ YES ☐ NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)

BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTAL
☐ NON-RESIDENAL (INCL. HOTEL/MOTEL)

BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE)
☐ ONE FLOOR ☐ TWO FLOORS
☐ THREE OR MORE FLOORS ☐ SPLIT LEVEL
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

CONTENTS LOCATED IN
☐ ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOOR
☐ ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR

BASEMENT/ENCLOSURE/CRAWL SPACE:
☐ NONE
☐ FINISHED/ENCLOSURE
☐ UNFINISHED/ENCLOSURE
☐ CRAWLSPACE
☐ SUBGRADE CRAWLSPACE

INSURED'S PRINCIPAL RESIDENCE?
☐ YES ☐ NO
ESTIMATED REPLACEMENT
COST AMOUNT $_____

IS BUILDING:

CONDO FORM OF OWNERSHIP	☐ YES	☐ NO
CONDO UNIT	☐ YES	☐ NO
TOWNHOUSE/ROWHOUSE CONDO UNIT	☐ YES	☐ NO

BUILDING USE:
☐ MAIN HOUSE ☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE ☐ AGRICULTURAL BUILDING
☐ WAREHOUSE ☐ POOLHOUSE, CLUBHOUSE, REC BLDG
☐ TOOL/STORAGE SHED ☐ OTHER:

ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS: ☐ BUILDING PERMIT DATE OR ☐ DATE OF CONSTRUCTION: _____ (MM/DD/YY)
☐ SUBSTANTIAL IMPROVEMENT DATE: _____ (MM/DD/YY)
☐ MANUFACUTRED (MOBILE) HOMES LOCATED IN A MOBILE HOME PARK OR SUBDIVISION CONSTRUCTION DATE OF MOBILE PARK OR SUBDIVISION FACILITIES: _____ (MM/DD/YY)
☐ MANUFACTURED (MOBILE) HOMES LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT: _____ (MM/DD/YY)

MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____

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, REGARLESS 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.

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS [1, 2, 3]
With Basement or Enclosure

Building Coverage \ Contents Coverage	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
$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 Enclosure

Building Coverage \ Contents Coverage	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
$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 Located Above Ground Level More Than One Floor		All Other Locations (Basement Only Not Eligible)	
Contents	Premium[2]	Contents	Premium[2]
$ 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

[1]Add the $50 Probation Surcharge, if applicable
[2]Premium includes Federal Policy Fee of $20.00
[3]Premium includes ICC premium of $6.00. Deduct this amount if the risk is a condominium unit.

NOTES: Non-Residential Condominium Associations are eligible for the Preferred Risk Policy. Individual Non-Residential Condominium units are eligible for Contents Only policy (building coverage is not allowed).

The deductibles apply separately to building and contents.

ENTER SELECTED OPTION FROM THE PREMIUM TABLES ABOVE.

BUILDING AND CONTENTS COVERAGE COMBINATION
Building deductibles, $1000. Contents deductible, $1000

BUILDING: $

CONTENTS: $

PREMIUM: $

CONTENTS COVERAGE ONLY
Contents deductible, $1000

CONTENTS: $

PREMIUM: $

(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.

****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.

PRINTED NAME OF INS AGENT/BROKER	DATE	SIGNATURE OF INS AGENT/BROKER
PRINTED NAME OF INSURED/PROPERTY OWENER	SIGNATURE OF INSURED/PROPERTY OWNER	

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