



FLOOD INSURANCE ENROLLMENT/REJECTION FORM

INSURED: _____
INSURED PROPERTY; _____

IMPORTANT: Homeowner’s insurance DOES NOT COVER FLOOD DAMAGE
“WHY SHOULD YOU BY FLOOD INSURANCE?”

- 90% of all natural disasters involve flooding.
- About 25% of all flood claims occur in “low risk” flood zones (B,C, or X).
- Everyone lives in a flood zone. Floods are caused by storm, hurricanes, water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.
- Flood insurance is backed by the Federal Government- rates for flood insurance are set and regulated by the government.

AND...

When you purchase your flood insurance policy form St Lucie Insurance you may receive a **premium credit** on your homeowner’s policy.

THE COST OF FLOOD INSURANCE...

See the chart below for premiums and coverage limits. If you wish to purchase flood insurance, check the blank for the premium/limit option of your choice. (A standard deductible of \$500 applies separately to building and contents.) **IMPORTANT:** You are eligible for this coverage if the property to be insured has had no more than two paid flood claims over \$1,000 or two Federal Disaster Relief payments over \$1,000 each. Replacement cost coverage as defined in the policy is available for building coverage, providing the amount of building coverage purchased is at least 80% of the building value, and the building is the insured’s principal residence. Higher limits are available- contact your agent. **National Flood Insurance Program (NFIP) rates are subject to change as dictated by the Federal Government.** This is a Federal program, and is not subject to cancellation for reasons other than as set forth in the NFIP.

| | <u>Building Limits</u> | <u>Contents Limits</u> | <u>Premium</u> |
|-------|------------------------|------------------------|----------------|
| _____ | \$20,000 | \$8,000 | \$112 |
| _____ | \$30,000 | \$12,000 | \$138 |
| _____ | \$50,000 | \$20,000 | \$180 |
| _____ | \$75,000 | \$30,000 | \$207 |
| _____ | \$100,000 | \$40,000 | \$233 |
| _____ | \$125,000 | \$50,000 | \$249 |
| _____ | \$150,000 | \$60,000 | \$264 |
| _____ | \$200,000 | \$80,000 | \$296 |
| _____ | \$250,000 | \$100,000 | \$317 |

YES! I wish to enroll for Federal Flood Insurance at the coverage limits indicated above. Coverage will become effective 30 days following receipt, review and approval of your enrollment form and premium payment. Please check coverage amount you wish to purchase and make check payable to: _____.

SIGNATURE: _____

NO! I do not wish to enroll for the Federal Flood Insurance. I understand that my homeowner’s policy DOES NOT provide coverage for damages caused by flooding.

SIGNATURE: _____