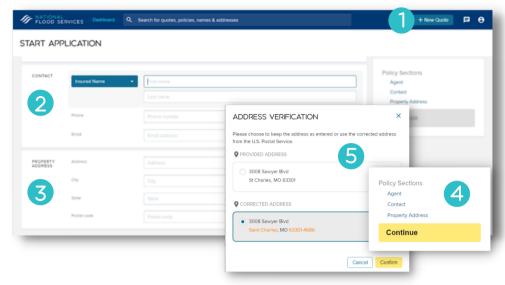# NFIP Preferred Risk Policy (PRP)
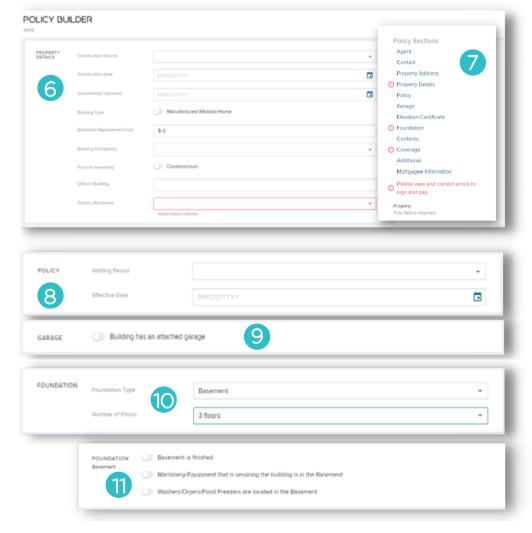
Quoting & Completing a PRP Application

Start Application
From the dashboard, click on "New Quote" to begin a new quote. This will bring you to the "Start Application" page.

Policy Builder
The policy builder is where all the required information and documentation for a flood policy is entered. The policy builder provides a single page, simplified process for ease of use when quoting and issuing a flood policy.

1. New Quote
New Quote takes the user to the Start Application page.

2. Contact Information
Includes first name, last name, phone number & email address. To add a business, select the drop-down beside "Insured Name".

3. Property Address
Includes address, city, state & zip code.

4. Continue
Once the initial information is entered, click continue to proceed.

5. Address Verification
The system will verify the information with the USPS.

6. Property Details
For a PRP Quote, enter construction source, construction date, replacement cost, building occupancy & primary residence.

7. Policy Sections
Trident will indicate the fields required with a red ⊙. Not all fields are required.

8. Policy
Select the standard 30-day wait, or no wait if the purchase is associated with a loan transaction. The effective date will automatically populate.

9. Garage
Add garage information if applicable.
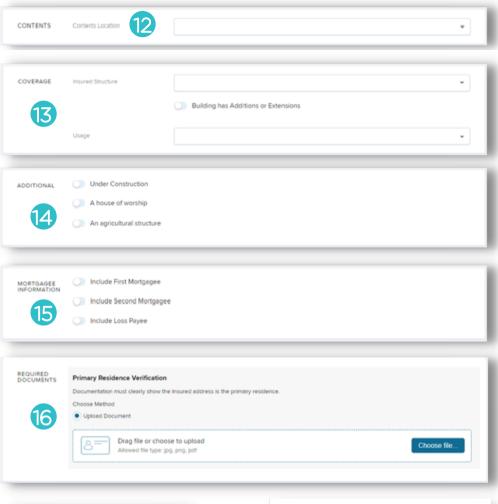
10. Foundation
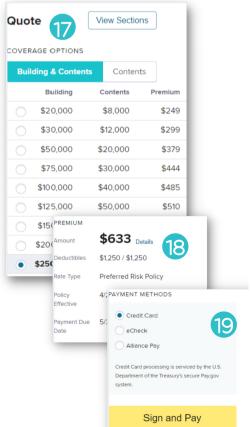Select the appropriate foundation type. The system will prompt you to enter the number of floors.

11. Foundation Specifics
Depending on the foundation selected, additional options may appear.

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PRP Quote & Application (cont.)

12. Contents

The PRP is a package policy. Select the location of the contents.

13. Coverage

Select the building usage.

14. Additional Information

If any additional information applies, toggle to select.

15. Mortgagee Information

If the property has a mortgage, enter mortgagee information.

16. Required Documents

If the mailing address differs from the property address, but it is their primary residence, primary residence verification can be uploaded directly into the application.

17. Quote

The PRP coverage options will appear along with the associated premium. Select the desired coverage amounts.

18. Premium

The premium for the selected coverage amounts is shown. Below the premium amount you will find the deductibles that apply and the rate type.

19. Payment Methods

To proceed with the policy purchase, select the desired payment option.

20. Pay.Gov

Trident will route you to pay.gov to complete payment on the policy.

NATIONAL FLOOD SERVICES

V.1 June 2021