

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.

The screenshot shows the 'START APPLICATION' page. At the top right is a '+ New Quote' button (1). The main form is divided into 'CONTACT' and 'PROPERTY ADDRESS' sections. The 'CONTACT' section has fields for 'Insured Name' (2), 'Phone', and 'Email'. The 'PROPERTY ADDRESS' section has fields for 'Address', 'City', 'State', and 'Postal code' (3). An 'ADDRESS VERIFICATION' modal is open, showing 'PROVIDED ADDRESS' and 'CORRECTED ADDRESS' (5). A 'Policy Sections' sidebar on the right lists 'Agent', 'Contact', and 'Property Address' (4), with a 'Continue' button at the bottom.

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.

The screenshot shows the 'POLICY BUILDER' page. The 'PROPERTY DETAILS' section (6) includes fields for 'Construction Source', 'Construction Date', 'Substantially Improved', 'Building Type', 'Estimated Replacement Cost', 'Building Occupancy', 'Form of ownership', 'Units in Building', and 'Primary Residence'. A 'Policy Sections' sidebar (7) lists 'Agent', 'Contact', 'Property Address', 'Property Details' (with a red exclamation mark), 'Policy', 'Garage', 'Elevation Certificate', 'Foundation', 'Contents', 'Coverage', 'Additional', 'Mortgagee Information', and 'Property'. The 'POLICY' section (8) has 'Waiting Period' and 'Effective Date' fields. The 'GARAGE' section (9) has a toggle for 'Building has an attached garage'. The 'FOUNDATION' section (10) has 'Foundation Type' and 'Number of Floors' dropdowns. The 'FOUNDATION' section (11) has a 'Basement' section with checkboxes for 'Basement is finished', 'Machinery/Equipment that is servicing the building is in the Basement', and 'Washers/Dryers/Food Freezers are located in the Basement'.

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.

PRP Quote & Application (cont.)

12 CONTENTS Contents Location

13 COVERAGE Insured Structure
Building has Additions or Extensions
Usage

14 ADDITIONAL Under Construction
A house of worship
An agricultural structure

15 MORTGAGEE INFORMATION Include First Mortgagee
Include Second Mortgagee
Include Loss Payee

16 REQUIRED DOCUMENTS Primary Residence Verification
Documentation must clearly show the Insured address is the primary residence.
Choose Method
Upload Document
Drag file or choose to upload
Allowed file type: jpg, png, pdf
Choose file...

Quote 17 View Sections

COVERAGE OPTIONS

Building	Contents	Premium
<input type="radio"/> \$20,000	\$8,000	\$249
<input type="radio"/> \$30,000	\$12,000	\$299
<input type="radio"/> \$50,000	\$20,000	\$379
<input type="radio"/> \$75,000	\$30,000	\$444
<input type="radio"/> \$100,000	\$40,000	\$485
<input type="radio"/> \$125,000	\$50,000	\$510

18 PREMIUM
Amount \$633 Details
Deductibles \$1,250 / \$1,250
Rate Type Preferred Risk Policy
Policy Effective 4/1/2020
Payment Due Date 5/1/2020

19 PAYMENT METHODS
Credit Card
eCheck
Alliance Pay
Credit Card processing is serviced by the U.S. Department of the Treasury's secure Pay.gov system.
Sign and Pay

FEMAFLOODNFSIE

Please provide the payment information below. Required fields are marked with an *

Agency Tracking ID
U0000003401

Payment Amount
\$433.00

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* Cardholder Name

* Cardholder Billing Address

Billing Address 2

City

* Country
Select Country

State/Province

ZIP/Postal Code

* Card Number

* Expiration Date
Select ... Select ...

Security Code

What's this?

Continue Cancel

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.