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KEEP IN MIND EACH STRUCTURE IS DIFFERENT, BEST TO CONTACT A QUALIFIED INSURANCE AGENT- DEDUCTIBLES CAN DIFFER-;CONTENTS COVERAGE; PRE-FIRM vs. POST-FIRM / THESE FIGURES PROVIDED FOR INFORMATIONAL USE ONLY

Moderate-to-Low Risk Areas

RESIDENTIAL: Preferred Risk Policy (ZONES B, C, X)
(PRE-/POST-FIRM)

A residential policy, based on preferred rates for qualified structures in moderate-to-low risk areas. A Preferred Risk Policy offers two types of coverage: Building & Contents and Contents Only.

Building & Contents Coverage			Contents Only ^{1,4}		
Coverage	Annual Premium ^{2,3}		Coverage	Annual Premium ²	
	Without Basement or Enclosure	With Basement or Enclosure		Contents Above Ground (more than one floor)	All Other Locations (basement only not eligible)
\$20,000/\$8,000	\$119	\$144	\$8,000	\$39	\$58
\$30,000/\$12,000	\$148	\$173	\$12,000	\$53	\$80
\$50,000/\$20,000	\$196	\$221	\$20,000	\$81	\$113
\$75,000/\$30,000	\$230	\$260	\$30,000	\$93	\$130
\$100,000/\$40,000	\$257	\$287	\$40,000	\$105	\$147
\$125,000/\$50,000	\$277	\$307	\$50,000	\$117	\$164
\$150,000/\$60,000	\$296	\$326	\$60,000	\$129	\$181
\$200,000/\$80,000	\$326	\$361	\$80,000	\$153	\$201
\$250,000/\$100,000	\$348	\$388	\$100,000	\$177	\$221

¹ Add the \$50.00 Probation Surcharge, if applicable.

² Premium includes Federal Policy Fee of \$13.00.

³ Premium includes ICC premium fee of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴ Contents-only policies are not available for contents located in basement only.

Note: Residential condominium associations are not eligible for the Preferred Risk Policy. Individual residential condominium units in residential condominium buildings are eligible for the Preferred Risk Policy. In addition, individual residential condominium unit owners in nonresidential condominium buildings are only eligible for contents coverage. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

To qualify for replacement cost claim settlement, a single-family dwelling must be the insured's primary residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss. Please refer to the policy or manual for further explanation and requirements.

RESIDENTIAL: Standard Rated Policy (ZONES B, C, X)
(PRE-/POST-FIRM)

A residential policy, based on standard rates, for moderate-to-low risk areas offers three types of coverage: Building & Contents, Building Only, and Contents Only.

Building & Contents		Building Only		Contents Only	
Coverage	Annual Premium ¹	Coverage	Annual Premium ¹	Coverage	Annual Premium ²
\$35,000/\$10,000	\$434	\$35,000	\$314	\$10,000	\$155
\$50,000/\$15,000	\$611	\$50,000	\$431	\$15,000	\$215
\$75,000/\$20,000	\$724	\$75,000	\$541	\$20,000	\$275
\$100,000/\$30,000	\$912	\$100,000	\$593	\$30,000	\$354
\$125,000/\$40,000	\$1002	\$125,000	\$646	\$40,000	\$391
\$150,000/\$50,000	\$1091	\$150,000	\$698	\$50,000	\$428
\$250,000/\$100,000	\$1,486	\$250,000	\$908	\$100,000	\$613

¹ Includes a Federal Policy Fee of \$35 and ICC Premium.

² Includes a Federal Policy Fee of \$35 only.

³ Higher deductible limits are available, up to \$5,000 for single-family properties.

High-Risk Areas

RESIDENTIAL: Standard Rated Policy (A ZONES)

A residential policy, based on standard rates, for high-risk areas offers three types of coverage: Building & Contents, Building Only, and Contents Only.

Building & Contents		Building Only		Contents Only	
Coverage	Annual Premium ¹	Coverage	Annual Premium ¹	Coverage	Annual Premium ²
\$35,000/\$10,000	\$472	\$35,000	\$376	\$10,000	\$131
\$50,000/\$15,000	\$634	\$50,000	\$490	\$15,000	\$179
\$75,000/\$20,000	\$817	\$75,000	\$652	\$20,000	\$227
\$100,000/\$30,000	\$1,086	\$100,000	\$794	\$30,000	\$327
\$125,000/\$40,000	\$1,332	\$125,000	\$937	\$40,000	\$430
\$150,000/\$50,000	\$1,577	\$150,000	\$1,079	\$50,000	\$533
\$250,000/\$100,000	\$2,662	\$250,000	\$1,649	\$100,000	\$1,048

¹ Includes a Federal Policy Fee of \$35 and \$75 ICC Premium.

² Higher deductible limits are available, up to \$5,000 for single-family properties.

These example premiums were calculated for a pre-FIRM home. Your building may be different; check with your insurance agent for a rate specific to your building's risk.

Note: Single-family dwellings that are primary residences and insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss may qualify for replacement cost claim settlement. All other buildings and contents will be adjusted based on their Actual Cash Value (depreciated cost) Please refer to the policy for further explanation and requirements.