

## Find Your Rates

Below, you'll find a sampling of policy premiums for different amounts of coverage based on the latest rates for May 2008.

If you have any additional questions or are ready to purchase flood insurance, you can [contact an agent](#).

### 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.

Coverage	Building & Contents Annual Premium <sup>2,3</sup>		Coverage	Contents Only <sup>1,4</sup> Annual Premium <sup>2</sup>	
	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

<sup>1</sup> Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup> Premium includes Federal Policy Fee of \$13.00.

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

<sup>4</sup> 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, \$1,000. Contents deductible, \$1,000.

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.

<b>Building &amp; Contents</b>		<b>Building Only</b>		<b>Contents Only</b>	
<b>Coverage</b>	<b>Annual Premium<sup>1</sup></b>	<b>Coverage</b>	<b>Annual Premium<sup>1</sup></b>	<b>Coverage</b>	<b>Annual Premium<sup>2</sup></b>
\$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	\$781	\$75,000	\$541	\$20,000	\$275
\$100,000/\$30,000	\$912	\$100,000	\$593	\$30,000	\$354
\$125,000/\$40,000	\$1,002	\$125,000	\$646	\$40,000	\$391
\$150,000/\$50,000	\$1,091	\$150,000	\$698	\$50,000	\$428
\$250,000/\$100,000	\$1,484	\$250,000	\$906	\$100,000	\$613

<sup>1</sup> Includes a Federal Policy Fee of \$35 and ICC Premium.

<sup>2</sup> Includes a Federal Policy Fee of \$35 only.

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

The following criterion was used for calculating example premiums: Pre-FIRM, single family structure, no basement or enclosures, \$1,000 deductible building and \$1,000 deductible contents. Note: if your community participates in the CRS, your premium may be even lower.

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA’s CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Buildings that are Post-FIRM, require the use of an elevation certificate for rating. Please contact a licensed insurance agent for further information.

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.

## High-Risk Areas

### RESIDENTIAL: Standard Rated Policy (A ZONES)

(PRE-FIRM)

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 <sup>1</sup>	Coverage	Annual Premium <sup>1</sup>	Coverage	Annual Premium <sup>2</sup>
\$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	\$844	\$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	\$2,647	\$250,000	\$1,634	\$100,000	\$1,048

<sup>1</sup> Includes a Federal Policy Fee of \$35 and ICC Premium.

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

The following criterion was used for calculating example premiums: Pre-FIRM, single family structure, no basement or enclosures, \$2,000 deductible building and \$2,000 deductible contents. Note: if your community participates in the CRS, your premium may be even lower.

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Buildings that are Post-FIRM, require the use of an elevation certificate for rating. Please contact a licensed insurance agent for further information.

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.

### RESIDENTIAL: Standard Rated Policy for Coastal Areas (V ZONES)

(PRE-FIRM)

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

<b>Building &amp; Contents</b>		<b>Building Only</b>		<b>Contents Only</b>	
<b>Coverage</b>	<b>Annual Premium<sup>1</sup></b>	<b>Coverage</b>	<b>Annual Premium<sup>1</sup></b>	<b>Coverage</b>	<b>Annual Premium<sup>2</sup></b>
\$35,000/\$10,000	\$580	\$35,000	\$457	\$10,000	\$158
\$50,000/\$15,000	\$790	\$50,000	\$605	\$15,000	\$220
\$75,000/\$20,000	\$1,172	\$75,000	\$926	\$20,000	\$281
\$100,000/\$30,000	\$1,731	\$100,000	\$1,296	\$30,000	\$470
\$125,000/\$40,000	\$2,355	\$125,000	\$1,666	\$40,000	\$724
\$150,000/\$50,000	\$2,979	\$150,000	\$2,036	\$50,000	\$978
\$250,000/\$100,000	\$5,714	\$250,000	\$3,501	\$100,000	\$2,248

<sup>1</sup> Includes a Federal Policy Fee of \$35 and ICC Premium.

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

The following criterion was used for calculating example premiums: Pre-FIRM, single family structure, no basement or enclosures, \$2,000 deductible building and \$2,000 deductible contents. Note: if your community participates in the CRS, your premium may be even lower.

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Buildings that are Post-FIRM, require the use of an elevation certificate for rating. Please contact a licensed insurance agent for further information.

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 settlement. All other buildings and contents will be adjusted based on their Actual Cash Value (depreciated cost) . Please refer to the policy or manual for further explanation and requirements.

Find Out [What's Covered](#) >>

Learn your risk, and find an agent, by taking Your Risk Profile.

FROM: [http://www.floodsmart.gov/floodsmart/pages/residential\\_coverage/policy\\_rates.jsp](http://www.floodsmart.gov/floodsmart/pages/residential_coverage/policy_rates.jsp)

November 5, 2009