



MODERATE TO LOW RISK PREMIUM TABLE: NON-RESIDENTIAL

Premiums for Zones B, C, X (Pre-/Post-FIRM)

These premiums are based on a non-residential, one floor, no basement building with a \$500 deductible.³
 Your premium may be even lower if your community participates in the Community Rating System (CRS).⁴

Building & Contents		Building Only		Contents Only	
Coverage	Annual Premium ¹	Coverage	Annual Premium ¹	Coverage	Annual Premium ²
\$ 100,000/50,000	\$ 1,266	\$ 50,000	\$ 411	\$ 50,000	\$ 520
200,000/100,000	2,226	100,000	781	100,000	1,005
300,000/200,000	3,028	200,000	1,256	200,000	1,597
400,000/300,000	3,668	300,000	1,466	300,000	2,027
500,000/400,000	4,306	400,000	1,676	400,000	2,457
500,000/500,000	4,736	500,000	1,884	500,000	2,887

¹Includes a Federal Policy Fee of \$35.00 and ICC Premium.

²Includes a Federal Policy Fee of \$35.00 only.

³Higher deductible limits are available, up to \$50,000 for Non-Residential properties.

⁴The 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>.

Note: Replacement cost coverage is not available for the building or the contents. All claims will be settled using Actual Cash Value. Business interruption is NOT an available coverage in the National Flood Insurance Program.