



**MODERATE TO LOW RISK PREMIUM TABLE: RESIDENTIAL**

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

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

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	\$ 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	484	20,000	275
100,000/30,000	813	100,000	536	30,000	312
125,000/40,000	903	125,000	589	40,000	349
150,000/50,000	992	150,000	641	50,000	386
250,000/100,000	1,385	250,000	849	100,000	571

<sup>1</sup>Includes a Federal Policy Fee of \$35.00 and ICC Premium.

<sup>2</sup>Includes a Federal Policy Fee of \$35.00 only.

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

<sup>4</sup>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>.

Note: Replacement cost coverage is available for single-family dwellings that are primary residences. They must 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.