



PREFERRED RISK POLICY PREMIUM TABLE: NON-RESIDENTIAL

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

In addition to building and contents options, this year, for the first time, the option of contents-only coverage is available for businesses who lease or rent space. Combinations of building and contents coverage are available in \$50,000 increments as is the contents-only coverage. Examples of some of the available combinations and their annual rates are provided below.

Building & Contents ¹			Contents Only ^{1,4}		
Coverage	Annual Premium ^{2,3}		Coverage	Annual Premium ²	
	w/o Basement or Enclosures	w/ Basement or Enclosure		Contents Above Ground (more than one floor)	All Other Locations (Basement only not eligible)
\$ 50,000/50,000	\$ 550	\$ 880	\$ 50,000	\$ 145	\$ 330
100,000/100,000	880	1,513	100,000	220	500
150,000/150,000	1,155	2,035	150,000	295	670
200,000/200,000	1,430	2,420	200,000	370	840
250,000/250,000	1,650	2,750	250,000	445	1,010
300,000/300,000	1,870	3,080	300,000	520	1,180
350,000/350,000	2,035	3,410	350,000	595	1,350
400,000/400,000	2,200	3,685	400,000	670	1,520
450,000/450,000	2,365	3,961	450,000	745	1,690
500,000/500,000	2,530	4,235	500,000	820	1,860

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

²Premium includes Federal Policy Fee of \$13.00.

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

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

Note: All nonresidential buildings, including nonresidential condominium buildings, are eligible for the Preferred Risk Policy. Individual nonresidential condominium units are only eligible for contents-only coverage. 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.