

NEW RESIDENTIAL PRP RATES EFFECTIVE MAY 1, 2008

Flood insurance provided through Preferred Risk Policies (PRPs) helps protect against the devastating financial consequences of a flood. PRPs are available to most building owners and tenants whose property is located in low-to-moderate risk areas.

PRPs offer coverage for residences and their contents, except for basement-only units. Contents-only coverage is also available. See charts below for examples of annual premiums.

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE¹

With Basement/ Enclosure			Without Basement/ Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$173	\$ 30,000	\$ 12,000	\$148
\$ 50,000	\$ 20,000	\$221	\$ 50,000	\$ 20,000	\$196
\$ 75,000	\$ 30,000	\$260	\$ 75,000	\$ 30,000	\$230
\$100,000	\$ 40,000	\$287	\$100,000	\$ 40,000	\$257
\$125,000	\$ 50,000	\$307	\$125,000	\$ 50,000	\$277
\$150,000	\$ 60,000	\$326	\$150,000	\$ 60,000	\$296
\$200,000	\$ 80,000	\$361	\$200,000	\$ 80,000	\$326
\$250,000	\$100,000	\$388	\$250,000	\$100,000	\$348

RESIDENTIAL CONTENTS ONLY^{1,4}

Contents Located Above Ground Level (More Than One Floor)		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 53	\$ 12,000	\$ 80
\$ 20,000	\$ 81	\$ 20,000	\$113
\$ 30,000	\$ 93	\$ 30,000	\$130
\$ 40,000	\$105	\$ 40,000	\$147
\$ 50,000	\$117	\$ 50,000	\$164
\$ 60,000	\$129	\$ 60,000	\$181
\$ 80,000	\$153	\$ 80,000	\$201
\$100,000	\$177	\$100,000	\$221

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE: Multiple-unit buildings can also be covered with rates starting as low as \$123 for \$20,000 building/\$8,000 contents for buildings without basements or enclosures. Coverage is available up to \$250,000 building/\$100,000 contents.

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. NOTES: 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. For more information, call 1-888-225-5356 or visit FloodSmart.gov.

NEW NONRESIDENTIAL PRP RATES EFFECTIVE MAY 1, 2008

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.

NONRESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1,2,3}

With Basement/Enclosure							
Building Coverage	Contents Coverage	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000
	\$ 50,000	\$ 880	\$1,139	\$1,623	\$2,062	\$2,456	\$2,805
	\$100,000	\$1,254	\$1,513	\$1,996	\$2,435	\$2,829	\$3,178
	\$200,000	\$1,678	\$1,937	\$2,420	\$2,859	\$3,253	\$3,602
	\$300,000	\$1,899	\$2,158	\$2,641	\$3,080	\$3,474	\$3,823
	\$400,000	\$2,111	\$2,370	\$2,853	\$3,292	\$3,685	\$4,034
	\$500,000	\$2,312	\$2,571	\$3,054	\$3,493	\$3,886	\$4,235

NONRESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1,2,3}

Without Basement/Enclosure							
Building Coverage	Contents Coverage	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000
	\$ 50,000	\$ 550	\$ 688	\$ 946	\$1,180	\$1,390	\$1,576
	\$100,000	\$ 742	\$ 880	\$1,138	\$1,372	\$1,582	\$1,768
	\$200,000	\$1,034	\$1,172	\$1,430	\$1,664	\$1,874	\$2,060
	\$300,000	\$1,240	\$1,378	\$1,636	\$1,870	\$2,080	\$2,266
	\$400,000	\$1,360	\$1,498	\$1,756	\$1,990	\$2,200	\$2,386
	\$500,000	\$1,504	\$1,642	\$1,900	\$2,134	\$2,344	\$2,530

NONRESIDENTIAL CONTENTS-ONLY COVERAGE^{1,2,4}

Contents Located Above Ground Level (More Than One Floor)		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$145	\$ 50,000	\$ 330
\$100,000	\$220	\$100,000	\$ 500
\$200,000	\$370	\$200,000	\$ 840
\$300,000	\$520	\$300,000	\$1,180
\$400,000	\$670	\$400,000	\$1,520
\$500,000	\$820	\$500,000	\$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. NOTES: 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. For more information call, 1-888-225-5356 or visit FloodSmart.gov.