

Sample Flood Insurance Costs

Pre-FIRM

- Notes: (1) Rates are per \$100 of Coverage, effective May 1, 2001.
 (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
 (3) * For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.
 (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.

Zones A, AE, A1-A30, A0, AH, D	Single Family - No Basement - One Story								
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
	Structure	\$100,000	\$50,000	0.68	0.23	\$75	\$50	\$30	\$610
		\$150,000	\$50,000	0.68	0.23	\$75	\$50	\$30	\$725
		\$250,000	\$50,000	0.68	0.23	\$60	\$50	\$30	\$940
	Contents*	\$50,000	\$20,000	0.79	0.41				\$281
		\$75,000	\$20,000	0.79	0.41				\$384
		\$100,000	\$20,000	0.79	0.41				\$486
	Non-Residential - No Basement/Enclosure - One Story								
Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium	
Type	Amount	Limits	Rate						
Structure	\$150,000	\$150,000	0.79	0.41	\$75	\$50	\$30	\$1,340	
	\$300,000	\$150,000	0.79	0.41	\$75	\$50	\$30	\$1,955	
	\$500,000	\$150,000	0.79	0.41	\$60	\$50	\$30	\$2,760	
Contents*	\$150,000	\$130,000	1.58	0.35				\$2,124	
	\$300,000	\$130,000	1.58	0.35				\$2,649	
	\$500,000	\$130,000	1.58	0.35				\$3,349	

Zones A99, B, C, X	Single Family - No Basement - One Story								
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
	Structure	\$100,000	\$50,000	0.45	0.13	\$6	\$50	\$30	\$376
		\$150,000	\$50,000	0.45	0.13	\$6	\$50	\$30	\$441
		\$250,000	\$50,000	0.45	0.13	\$4	\$50	\$30	\$569
	Contents*	\$50,000	\$20,000	0.70	0.23				\$209
		\$75,000	\$20,000	0.70	0.23				\$267
		\$100,000	\$20,000	0.70	0.23				\$324
	Non-Residential - No Basement/Enclosure - One Story								
Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium	
Type	Amount	Limits	Rate						
Structure	\$150,000	\$150,000	0.43	0.13	\$6	\$50	\$30	\$731	
	\$300,000	\$150,000	0.43	0.13	\$6	\$50	\$30	\$926	
	\$500,000	\$150,000	0.43	0.13	\$4	\$50	\$30	\$1,184	
Contents*	\$150,000	\$130,000	0.62	0.26				\$858	
	\$300,000	\$130,000	0.62	0.26				\$1,248	
	\$500,000	\$130,000	0.62	0.26				\$1,768	

Sample Flood Insurance Costs

Post-FIRM, Zones AE, A1-30

- Notes: (1) Rates are per \$100 of Coverage, effective May 1, 2001.
 (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
 (3) * **For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.**
 (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.

Single Family - No Basement - One Story									
Lowest Floor relative to the BFE (base flood elevation)	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
@ +1 BFE	Structure	\$100,000	\$50,000	0.39	0.08	\$6	\$50	\$30	\$321
		\$150,000	\$50,000	0.39	0.08	\$6	\$50	\$30	\$361
		\$250,000	\$50,000	0.39	0.08	\$4	\$50	\$30	\$439
	Contents*	\$50,000	\$20,000	0.42	0.12				\$120
		\$75,000	\$20,000	0.42	0.12				\$150
		\$100,000	\$20,000	0.42	0.12				\$180
@ BFE	Structure	\$100,000	\$50,000	0.67	0.08	\$6	\$50	\$30	\$461
		\$150,000	\$50,000	0.67	0.08	\$6	\$50	\$30	\$501
		\$250,000	\$50,000	0.67	0.08	\$4	\$50	\$30	\$579
	Contents*	\$50,000	\$20,000	0.89	0.12				\$214
		\$75,000	\$20,000	0.89	0.12				\$244
		\$100,000	\$20,000	0.89	0.12				\$274
@ -1 BFE	Structure	\$100,000	\$50,000	1.71	0.86	\$6	\$50	\$30	\$1,371
		\$150,000	\$50,000	1.71	0.86	\$6	\$50	\$30	\$1,801
		\$250,000	\$50,000	1.71	0.86	\$4	\$50	\$30	\$2,659
	Contents*	\$50,000	\$20,000	2.44	0.96				\$776
		\$75,000	\$20,000	2.44	0.96				\$1,016
		\$100,000	\$20,000	2.44	0.96				\$1,256
Non-Residential - No Basement/Enclosure - One Story									
Lowest Floor relative to the BFE (base flood elevation)	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
@ +1 BFE	Structure	\$150,000	\$150,000	0.39	0.10	\$6	\$50	\$30	\$671
		\$300,000	\$150,000	0.39	0.10	\$6	\$50	\$30	\$821
		\$500,000	\$150,000	0.39	0.10	\$4	\$50	\$30	\$1,019
	Contents*	\$150,000	\$130,000	0.39	0.21				\$549
		\$300,000	\$130,000	0.39	0.21				\$864
		\$500,000	\$130,000	0.39	0.21				\$1,284
@ BFE	Structure	\$150,000	\$150,000	0.79	0.20	\$6	\$50	\$30	\$1,271
		\$300,000	\$150,000	0.79	0.20	\$6	\$50	\$30	\$1,571
		\$500,000	\$150,000	0.79	0.20	\$4	\$50	\$30	\$1,969
	Contents*	\$150,000	\$130,000	0.75	0.56				\$1,087
		\$300,000	\$130,000	0.75	0.56				\$1,927
		\$500,000	\$130,000	0.75	0.56				\$3,047
@ -1 BFE	Structure	\$150,000	\$150,000	2.57	1.23	\$6	\$50	\$30	\$3,941
		\$300,000	\$150,000	2.57	1.23	\$6	\$50	\$30	\$5,786
		\$500,000	\$150,000	2.57	1.23	\$4	\$50	\$30	\$8,244
	Contents*	\$150,000	\$130,000	2.00	1.54				\$2,908
		\$300,000	\$130,000	2.00	1.54				\$5,218
		\$500,000	\$130,000	2.00	1.54				\$8,298

Sample Flood Insurance Costs

Post-FIRM, Zone A, Single Family

- Notes: (1) Rates are per \$100 of Coverage, effective May 1, 2001.
 (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
 (3) * For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.
 (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
 (5) See footnotes on page 2 on the elevation difference.

Single Family - No Basement/Enclosure											
<i>Elevation Difference to nearest foot</i>	<i>Coverage</i>		<i>Basic Insurance</i>		<i>Additional Insurance Rate</i>	<i>ICC Coverage</i>	<i>Expense Constant</i>	<i>Federal Policy Fee</i>	<i>Annual Premium</i>		
	<i>Type</i>	<i>Amount</i>	<i>Limits</i>	<i>Rate</i>							
No Estimated Base Flood Elevation ¹	+5 or more (above Highest Adjacent Grade)	Structure	\$100,000	\$50,000	0.28	0.10	\$6	\$50	\$30	\$276	
			\$150,000	\$50,000	0.28	0.10	\$6	\$50	\$30	\$326	
			\$250,000	\$50,000	0.28	0.10	\$4	\$50	\$30	\$424	
		Contents*	\$50,000	\$20,000	0.45	0.12					\$126
			\$75,000	\$20,000	0.45	0.12					\$156
			\$100,000	\$20,000	0.45	0.12					\$186
		+2 to +4 (above HAG)	Structure	\$100,000	\$50,000	0.55	0.12	\$6	\$50	\$30	\$421
				\$150,000	\$50,000	0.55	0.12	\$6	\$50	\$30	\$481
				\$250,000	\$50,000	0.55	0.12	\$4	\$50	\$30	\$599
	Contents*		\$50,000	\$20,000	0.65	0.17					\$181
			\$75,000	\$20,000	0.65	0.17					\$224
			\$100,000	\$20,000	0.65	0.17					\$266
	+1 (above HAG)	Structure	\$100,000	\$50,000	1.00	0.52	\$6	\$50	\$30	\$846	
			\$150,000	\$50,000	1.00	0.52	\$6	\$50	\$30	\$1,106	
			\$250,000	\$50,000	1.00	0.52	\$4	\$50	\$30	\$1,624	
		Contents*	\$50,000	\$20,000	1.10	0.72					\$436
			\$75,000	\$20,000	1.10	0.72					\$616
			\$100,000	\$20,000	1.10	0.72					\$796
With Estimated Base Flood Elevation ²	+2 or more BFE	Structure	\$100,000	\$50,000	0.24	0.08	\$6	\$50	\$30	\$246	
			\$150,000	\$50,000	0.24	0.08	\$6	\$50	\$30	\$286	
			\$250,000	\$50,000	0.24	0.08	\$4	\$50	\$30	\$364	
		Contents*	\$50,000	\$20,000	0.33	0.12					\$102
			\$75,000	\$20,000	0.33	0.12					\$132
			\$100,000	\$20,000	0.33	0.12					\$162
	0 to +1 BFE	Structure	\$100,000	\$50,000	0.51	0.10	\$6	\$50	\$30	\$391	
			\$150,000	\$50,000	0.51	0.10	\$6	\$50	\$30	\$441	
			\$250,000	\$50,000	0.51	0.10	\$4	\$50	\$30	\$539	
		Contents*	\$50,000	\$20,000	0.55	0.15					\$155
			\$75,000	\$20,000	0.55	0.15					\$193
			\$100,000	\$20,000	0.55	0.15					\$230
	-1 BFE	Structure	\$100,000	\$50,000	1.62	0.81	\$6	\$50	\$30	\$1,301	
			\$150,000	\$50,000	1.62	0.81	\$6	\$50	\$30	\$1,706	
			\$250,000	\$50,000	1.62	0.81	\$4	\$50	\$30	\$2,514	
		Contents*	\$50,000	\$20,000	1.68	0.82					\$582
			\$75,000	\$20,000	1.68	0.82					\$787
			\$100,000	\$20,000	1.68	0.82					\$992

Sample Flood Insurance Costs

Post-FIRM, Zone A, Single Family

- Notes: (1) Rates are per \$100 of Coverage, effective May 1, 2001.
 (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
 (3) * **For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.**
 (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
 (5) **See footnotes at the bottom of this page on the elevation difference.**

Single Family - No Basement/Enclosure									
Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium	
Type	Amount	Limits	Rate						
No Elevation Certificate	Structure	\$100,000	\$50,000	1.94	1.10	\$6	\$50	\$30	\$1,606
		\$150,000	\$50,000	1.94	1.10	\$6	\$50	\$30	\$2,156
		\$250,000	\$50,000	1.94	1.10	\$4	\$50	\$30	\$3,254
	Contents*	\$50,000	\$20,000	2.02	1.10				\$734
		\$75,000	\$20,000	2.02	1.10				\$1,009
		\$100,000	\$20,000	2.02	1.10				\$1,284

Footnotes:

¹ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. **For "0 or below," SUBMIT FOR RATING.**

² Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building. **For "-2 or below," SUBMIT FOR RATING.**

Sample Flood Insurance Costs

Post-FIRM, Zone A, Non-Residential

- Notes: (1) Rates are per \$100 of Coverage, effective May 1, 2001.
 (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
 (3) * For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.
 (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
 (5) See footnotes on page 2 on the elevation difference.

Non-Residential - No Basement/Enclosure										
Elevation Difference to nearest foot	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium	
	Type	Amount	Limits	Rate						
No Estimated Base Flood Elevation ¹	+5 or more (above Highest Adjacent Grade)	Structure	\$150,000	\$150,000	0.44	0.15	\$6	\$50	\$30	\$746
			\$300,000	\$150,000	0.44	0.15	\$6	\$50	\$30	\$971
			\$500,000	\$150,000	0.44	0.15	\$4	\$50	\$30	\$1,269
		Contents*	\$150,000	\$130,000	0.61	0.12				\$817
			\$300,000	\$130,000	0.61	0.12				\$997
			\$500,000	\$130,000	0.61	0.12				\$1,237
	+2 to +4 (above HAG)	Structure	\$150,000	\$150,000	0.65	0.20	\$6	\$50	\$30	\$1,061
			\$300,000	\$150,000	0.65	0.20	\$6	\$50	\$30	\$1,361
			\$500,000	\$150,000	0.65	0.20	\$4	\$50	\$30	\$1,759
		Contents*	\$150,000	\$130,000	0.89	0.25				\$1,207
			\$300,000	\$130,000	0.89	0.25				\$1,582
			\$500,000	\$130,000	0.89	0.25				\$2,082
	+1 (above HAG)	Structure	\$150,000	\$150,000	1.28	0.71	\$6	\$50	\$30	\$2,006
			\$300,000	\$150,000	1.28	0.71	\$6	\$50	\$30	\$3,071
			\$500,000	\$150,000	1.28	0.71	\$4	\$50	\$30	\$4,489
		Contents*	\$150,000	\$130,000	1.35	0.85				\$1,925
			\$300,000	\$130,000	1.35	0.85				\$3,200
			\$500,000	\$130,000	1.35	0.85				\$4,900
With Estimated Base Flood Elevation ²	+2 or more BFE	Structure	\$150,000	\$150,000	0.30	0.09	\$6	\$50	\$30	\$536
			\$300,000	\$150,000	0.30	0.09	\$6	\$50	\$30	\$671
			\$500,000	\$150,000	0.30	0.09	\$4	\$50	\$30	\$849
		Contents*	\$150,000	\$130,000	0.45	0.12				\$609
			\$300,000	\$130,000	0.45	0.12				\$789
			\$500,000	\$130,000	0.45	0.12				\$1,029
	0 to +1 BFE	Structure	\$150,000	\$150,000	0.52	0.17	\$6	\$50	\$30	\$866
			\$300,000	\$150,000	0.52	0.17	\$6	\$50	\$30	\$1,121
			\$500,000	\$150,000	0.52	0.17	\$4	\$50	\$30	\$1,459
		Contents*	\$150,000	\$130,000	0.80	0.23				\$1,086
			\$300,000	\$130,000	0.80	0.23				\$1,431
			\$500,000	\$130,000	0.80	0.23				\$1,891
	-1 BFE	Structure	\$150,000	\$150,000	2.22	1.04	\$6	\$50	\$30	\$3,416
			\$300,000	\$150,000	2.22	1.04	\$6	\$50	\$30	\$4,976
			\$500,000	\$150,000	2.22	1.04	\$4	\$50	\$30	\$7,054
		Contents*	\$150,000	\$130,000	1.84	1.25				\$2,642
			\$300,000	\$130,000	1.84	1.25				\$4,517
			\$500,000	\$130,000	1.84	1.25				\$7,017

Sample Flood Insurance Costs

Post-FIRM, Zone A, Non-Residential

- Notes: (1) Rates are per \$100 of Coverage, effective May 1, 2001.
 (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
 (3) * **For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.**
 (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
 (5) **See footnotes at the bottom of this page on the elevation difference.**

Non-Residential - No Basement/Enclosure									
<i>Coverage</i>		<i>Basic Insurance</i>		<i>Additional Insurance Rate</i>	<i>ICC Coverage</i>	<i>Expense Constant</i>	<i>Federal Policy Fee</i>	<i>Annual Premium</i>	
<i>Type</i>	<i>Amount</i>	<i>Limits</i>	<i>Rate</i>						
No Elevation Certificate	Structure	\$150,000	\$150,000	2.75	1.70	\$6	\$50	\$30	\$4,211
		\$300,000	\$150,000	2.75	1.70	\$6	\$50	\$30	\$6,761
		\$500,000	\$150,000	2.75	1.70	\$4	\$50	\$30	\$10,159
	Contents*	\$150,000	\$130,000	2.45	1.50				\$3,485
		\$300,000	\$130,000	2.45	1.50				\$5,735
		\$500,000	\$130,000	2.45	1.50				\$8,735

Footnotes:

¹ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. **For "0 or below," SUBMIT FOR RATING.**

² Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building. **For "-2 or below," SUBMIT FOR RATING.**

Sample Flood Insurance Costs

Post-FIRM, Zones A0, AH

- Notes: (1) Rates are per \$100 of Coverage, effective May 1, 2001.
 (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
 (3) * **For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.**
 (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
 (5) **See footnotes at the bottom of this page on "With Certification" and "Without Certification" rates.**

1-4 Family - "No Basement" Buildings Only¹									
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
With Certification of Compliance² (A0B, AHB)	Structure	\$100,000	\$50,000	0.17	0.06	\$6	\$50	\$30	\$201
		\$150,000	\$50,000	0.17	0.06	\$6	\$50	\$30	\$231
		\$250,000	\$50,000	0.17	0.06	\$4	\$50	\$30	\$289
	Contents*	\$50,000	\$20,000	0.17	0.11				\$67
		\$75,000	\$20,000	0.17	0.11				\$95
		\$100,000	\$20,000	0.17	0.11				\$122
Without Certification of Compliance or Elevation Certificate³	Structure	\$100,000	\$50,000	0.69	0.17	\$6	\$50	\$30	\$516
		\$150,000	\$50,000	0.69	0.17	\$6	\$50	\$30	\$601
		\$250,000	\$50,000	0.69	0.17	\$4	\$50	\$30	\$769
	Contents*	\$50,000	\$20,000	0.80	0.20				\$220
		\$75,000	\$20,000	0.80	0.20				\$270
		\$100,000	\$20,000	0.80	0.20				\$320

Non-Residential - "No Basement" Buildings Only¹									
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
With Certification of Compliance² (A0B, AHB)	Structure	\$150,000	\$150,000	0.17	0.06	\$6	\$50	\$30	\$341
		\$300,000	\$150,000	0.17	0.06	\$6	\$50	\$30	\$431
		\$500,000	\$150,000	0.17	0.06	\$4	\$50	\$30	\$549
	Contents*	\$150,000	\$130,000	0.17	0.11				\$243
		\$300,000	\$130,000	0.17	0.11				\$408
		\$500,000	\$130,000	0.17	0.11				\$628
Without Certification of Compliance or Elevation Certificate³	Structure	\$150,000	\$150,000	0.80	0.30	\$6	\$50	\$30	\$1,286
		\$300,000	\$150,000	0.80	0.30	\$6	\$50	\$30	\$1,736
		\$500,000	\$150,000	0.80	0.30	\$4	\$50	\$30	\$2,334
	Contents*	\$150,000	\$130,000	1.59	0.25				\$2,117
		\$300,000	\$130,000	1.59	0.25				\$2,492
		\$500,000	\$130,000	1.59	0.25				\$2,992

Footnotes: ¹ **Zones A0, AH Buildings With Basement/Enclosure: SUBMIT FOR RATING.**
² **"With Certification" rates** are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.
³ **"Without Certification" rates** are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.