



## PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL

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

These premiums are based on a Preferred Risk Policy (PRP) for a single family, one floor, no basement building with a standard \$500 deductible. If you would like premium estimates for building-only coverage, you can find them at a non-PRP rate. Please note that purchasing building and contents coverage at PRP rates is usually more affordable than building-only coverage at the regular rate.

Building & Contents <sup>1</sup>		Contents Only <sup>1,4</sup>	
Coverage	Annual Premium <sup>2,3</sup>	Coverage	Annual Premium <sup>2</sup>
\$ 20,000/8,000	\$ 112	\$ 8,000	\$ 61
30,000/12,000	138	12,000	86
50,000/20,000	180	20,000	116
75,000/30,000	207	30,000	131
100,000/40,000	233	40,000	146
125,000/50,000	249	50,000	156
150,000/60,000	264	60,000	166
200,000/80,000	296	80,000	181
250,000/100,000	317	100,000	196

<sup>1</sup> Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup> Premium includes Federal Policy Fee of \$11.00.

<sup>3</sup> Premium includes ICC premium fee of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

<sup>4</sup> Contents-only policies are not available for contents located in basement only.

Note: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2 of the NFIP Flood Insurance Manual. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

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.