

**HIGH RISK COASTAL PREMIUM TABLE: RESIDENTIAL**

Premiums for ZONES V, VE, V1-30 (Pre-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	\$ 627	\$ 35,000	\$ 492	\$ 10,000	\$ 176
50,000/15,000	858	50,000	654	15,000	248
75,000/20,000	1,297	75,000	1,026	20,000	318
100,000/30,000	1,923	100,000	1,397	30,000	585
125,000/40,000	2,550	125,000	1,769	40,000	851
150,000/50,000	3,176	150,000	2,140	50,000	1,118
250,000/100,000	5,922	250,000	3,610	100,000	2,452

<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.