

**HIGH RISK COASTAL PREMIUM TABLE: NON- RESIDENTIAL**

Premiums for ZONES V, VE, V1-30 (Pre-FIRM)

These premiums are based on a non-residential, 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>
\$ 100,000/50,000	\$ 2,389	\$ 50,000	\$ 688	\$ 50,000	\$ 1,159
200,000/100,000	5,449	100,000	1,265	100,000	2,282
300,000/200,000	11,879	200,000	3,202	200,000	5,992
400,000/300,000	18,934	300,000	5,922	300,000	10,328
500,000/400,000	25,976	400,000	8,641	400,000	14,665
500,000/500,000	30,312	500,000	11,346	500,000	19,001

<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 \$50,000 for Non-Residential 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 not available for the building or the contents. All claims will be settled using Actual Cash Value. Business interruption is NOT an available coverage in the National Flood Insurance Program.