

PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL

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

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.

Building & Contents ¹			Contents Only ^{1,4}		
Coverage	Annual Premium ^{2,3}		Coverage	Annual Premium ²	
	w/o Basement or Enclosures	w/ Basement or Enclosure		Contents Above Ground (more than one floor)	All Other Locations (Basement only not eligible)
\$ 20,000/8,000	\$ 119	\$ 144	\$ 8,000	\$ 39	\$ 58
30,000/12,000	148	173	12,000	53	80
50,000/20,000	196	221	20,000	81	113
75,000/30,000	230	260	30,000	93	130
100,000/40,000	257	287	40,000	105	147
125,000/50,000	277	307	50,000	117	164
150,000/60,000	296	326	60,000	129	181
200,000/80,000	326	361	80,000	153	201
250,000/100,000	348	388	100,000	177	221

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.

Note: 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.