



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

Premiums for ZONES A, AE, A1-30, AO, AH (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	\$ 1,832	\$ 50,000	\$ 546	\$ 50,000	\$ 885
200,000/100,000	3,680	100,000	982	100,000	1,736
300,000/200,000	6,012	200,000	1,979	200,000	2,945
400,000/300,000	8,133	300,000	3,102	300,000	3,942
500,000/400,000	10,240	400,000	4,226	400,000	4,940
500,000/500,000	11,237	500,000	5,335	500,000	5,937

<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.