

Preferred Risk Policy Premium Table: Residential

(Effective April 1, 2017)

Building & Contents			Contents Only		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure	Without Basement or Enclosure		Contents Above Ground Level (More Than One Floor)	All Other Locations (Basement-Only not eligible)
\$20,000/8,000	\$127	\$100	\$8,000	\$20	\$40
30,000/12,000	\$160	\$133	12,000	\$37	\$66
50,000/20,000	\$214	\$187	20,000	\$70	\$104
75,000/30,000	\$258	\$226	30,000	\$85	\$125
100,000/40,000	\$286	\$255	40,000	\$98	\$143
125,000/50,000	\$302	\$270	50,000	\$111	\$161
150,000/60,000	\$321	\$290	60,000	\$124	\$179
200,000/80,000	\$358	\$321	80,000	\$149	\$200
250,000/100,000	\$386	\$344	100,000	\$175	\$222

Preferred Risk Policy Premium Table: Commercial

(Effective April 1, 2017)

Building & Contents			Contents Only		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure	Without Basement or Enclosure		Contents Above Ground Level (More Than One Floor)	All Other Locations (Basement-Only Not Eligible)
\$50,000/50,000	\$918	\$564	\$50,000	\$138	\$335
100,000/100,000	\$1,592	\$916	100,000	\$218	\$517
150,000/150,000	\$2,127	\$1,197	150,000	\$294	\$688
200,000/200,000	\$2,532	\$1,487	200,000	\$372	\$866
250,000/250,000	\$2,881	\$1,719	250,000	\$451	\$1,044
300,000/300,000	\$3,228	\$1,950	300,000	\$530	\$1,222
350,000/350,000	\$3,576	\$2,125	350,000	\$609	\$1,401
400,000/400,000	\$3,866	\$2,299	400,000	\$688	\$1,579
450,000/450,000	\$4,157	\$2,472	450,000	\$765	\$1,757
500,000/500,000	\$4,446	\$2,646	500,000	\$844	\$1,936

Source: National Flood Insurance Program (NFIP) Flood Insurance Manual (Effective April 1, 2017)