(1) Rates are per \$100 of Coverage, effective May 1, 2002.

- (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
- (3) * For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.
- (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.

							~.		
			Single	Family	/ - No Baseme	ent - One	Story		
	Cove	rage	Basic Inst	urance	Additional	ICC	Expense	Federal	Annual
D	Туре	Amount	Limits	Rate	Insurance Rate	Coverage	Constant	Policy Fee	Premium
	Structure	\$100,000	\$100,000 \$50,000 0.68 0.25		\$75	\$50	\$30	\$620	
AH,		\$150,000	\$50,000	0.68	0.25	\$75	\$50	\$30	\$745
A0, /		\$250,000	\$50,000	0.68	0.25	\$60	\$50	\$30	\$980
A	Contents*	\$50,000	\$20,000	0.79	0.45				\$293
30		\$75,000	\$20,000	0.79	0.45				\$406
-A30,		\$100,000	\$20,000	0.79	0.45				\$518
A1	. ,		-Residential - No Basement/Enclosure - One Story						
Q									
_	Cove		Basic Ins		Additional	ICC	Expense	Federal	Annual
AE,	Cove Type								Annual Premium
A, AE,	Туре	rage Amount	Basic Inst	urance Rate	Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Premium
A, AE,		Amount \$150,000	Basic Inst Limits \$150,000	Rate 0.79	Additional Insurance Rate	ICC Coverage \$75	Expense Constant \$50	Federal Policy Fee \$30	\$1,340
A, AE,	Туре	rage Amount	Basic Inst	urance Rate	Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Premium
AE,	Туре	### ##################################	### Basic Inst Limits \$150,000 \$150,000	0.79 0.79	Additional Insurance Rate 0.45 0.45	ICC Coverage \$75 \$75	Expense Constant \$50 \$50	Federal Policy Fee \$30 \$30	\$1,340 \$2,015
A, AE,	<i>Type</i> Structure	**************************************	### Basic Inst Limits \$150,000 \$150,000 \$150,000	0.79 0.79 0.79	Additional Insurance Rate 0.45 0.45 0.45	ICC Coverage \$75 \$75	Expense Constant \$50 \$50	Federal Policy Fee \$30 \$30	\$1,340 \$2,015 \$2,900

			Single	Family	/ - No Baseme	ent - One	Story					
	Cove	erage	Basic Ins		Additional	ICC	Expense	Federal	Annual			
	Туре	Amount	Limits	Rate	Insurance Rate	Coverage	Constant	Policy Fee	Premium			
	Structure	\$100,000	\$50,000	0.48	0.14	\$6	\$50	\$30	\$396			
		\$150,000	\$50,000	0.48	0.14	\$6	\$50	\$30	\$466			
×		\$250,000	\$50,000	0.48	0.14	\$4	\$50	\$30	\$604			
င်	Contents*	\$50,000	\$20,000	0.74	0.24				\$220			
a,		\$75,000	\$20,000	0.74	0.24				\$280			
		\$100,000	\$20,000	0.74	0.24				\$340			
	Non-Residential - No Basement/Enclosure - One Story											
s A99,		Nor	n-Residen	tial - N	o Basement/E	nclosure	- One Sto	ory				
	Cove	Nor erage	n-Residen Basic Ins		o Basement/E Additional	inclosure ICC	- One Sto	Ory Federal	Annual			
	Cove Type								Annual Premium			
Zones A9	Туре	erage Amount	Basic Inst	urance Rate	Additional	ICC Coverage	Expense Constant	Federal Policy Fee	Premium			
		erage	Basic Ins	urance	Additional Insurance Rate	ICC Coverage \$6	Expense	Federal				
	Туре	Amount \$150,000	Basic Inst Limits \$150,000	Rate 0.46	Additional Insurance Rate	ICC Coverage	Expense Constant \$50	Federal Policy Fee \$30	Premium \$776			
	Туре	### ##################################	### Basic Inst Limits \$150,000 \$150,000 \$150,000	Rate 0.46 0.46	Additional Insurance Rate 0.14 0.14	ICC Coverage \$6 \$6	Expense Constant \$50 \$50	Federal Policy Fee \$30 \$30	\$776 \$986 \$1,264			
	Type Structure	### ##################################	### Basic Inst Limits \$150,000 \$150,000	Rate 0.46 0.46 0.46	Additional Insurance Rate 0.14 0.14 0.14	ICC Coverage \$6 \$6	Expense Constant \$50 \$50	Federal Policy Fee \$30 \$30	\$776 \$986			

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	S	Single Fai	mily - No	Baser	nent - On	e Story			
Lowest Floor relative to	Cove	erage	Basic Insu	ırance	Additional	ICC	Expense	Federal	Annual
the BFE (base flood elevation)	Туре	Amount	Limits	Rate	Insurance Rate	Coverage	Constant	Policy Fee	Premium
elevation	.,,,,,				Elevation	•		7 66	<u> </u>
	_							.	
@ +4 BFE	Structure	\$100,000	\$50,000	0.16	0.08	\$6	\$50	\$30	\$206
		\$150,000	\$50,000	0.16	0.08	\$6	\$50 \$50	\$30 \$30	\$246
		\$250,000	\$50,000	0.16	0.08	\$4	\$50	\$30	\$324
	Contents*	\$50,000	\$20,000	0.21	0.12				\$78
		\$75,000	\$20,000	0.21	0.12				\$108
		\$100,000	\$20,000	0.21	0.12				\$138
@ +3 BFE	Structure	\$100,000	\$50,000	0.16	80.0	\$6	\$50	\$30	\$206
		\$150,000	\$50,000	0.16	0.08	\$6	\$50	\$30	\$246
		\$250,000	\$50,000	0.16	0.08	\$4	\$50	\$30	\$324
	Contents*	\$50,000	\$20,000	0.21	0.12				\$78
		\$75,000	\$20,000	0.21	0.12				\$108
		\$100,000	\$20,000	0.21	0.12				\$138
@ +2 BFE	Structure	\$100,000	\$50,000	0.22	0.08	\$6	\$50	\$30	\$236
		\$150,000	\$50,000	0.22	0.08	\$6	\$50	\$30	\$276
		\$250,000	\$50,000	0.22	0.08	\$4	\$50	\$30	\$354
	Contents*	\$50,000	\$20,000	0.21	0.12				\$78
	Contonio	\$75,000	\$20,000	0.21	0.12				\$108
		\$100,000	\$20,000	0.21	0.12				\$138
@ +1 BFE	Ctructure	¢400.000	ΦEΩ ΩΩΩ	0.42	0.00	Φ6	ФEО	Ф2O	¢244
@ +1 DFE	Structure	\$100,000 \$150,000	\$50,000 \$50,000	0.43 0.43	0.08 0.08	\$6 \$6	\$50 \$50	\$30 \$30	\$341 \$381
		\$250,000	\$50,000	0.43	0.08	\$6 \$4	\$50 \$50	\$30 \$30	\$459
	Contents*	\$50,000			0.12	ΨΤ	ΨΟΟ	ΨΟΟ	\$120
	Contents	\$50,000 \$75,000	\$20,000 \$20,000	0.42 0.42	0.12				\$120 \$150
		\$100,000	\$20,000	0.42	0.12				\$130 \$180
		•							Ψ100
			t Base Fl						
@ BFE	Structure	\$100,000	\$50,000		0.08	\$6	\$50	\$30	\$496
		\$150,000	\$50,000	0.74	0.08	\$6	\$50 \$50	\$30	\$536
		\$250,000	\$50,000	0.74	0.08	\$4	\$50	\$30	\$614
	Contents*	\$50,000	\$20,000	0.90	0.12				\$216
		\$75,000	\$20,000	0.90	0.12				\$246
		\$100,000	\$20,000	0.90	0.12				\$276
		Bel	ow Base	Flood	Elevation	1			
@ -1 BFE	Structure	\$100,000	\$50,000	1.88	0.90	\$6	\$50	\$30	\$1,476
		\$150,000	\$50,000	1.88	0.90	\$6	\$50	\$30	\$1,926
		\$250,000	\$50,000	1.88	0.90	\$4	\$50	\$30	\$2,824
	Contents*	\$50,000	\$20,000	2.68	0.86				\$794
	_0	\$75,000	\$20,000	2.68	0.86				\$1,009
		\$100,000	\$20,000	2.68	0.86				\$1,224
			+-0,000						+·, -

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the RFF (base flood	\$326 \$446 \$604 \$258 \$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
Type Amount Limits Rate Rate Coverage Constant Policy Fee Place	\$326 \$446 \$604 \$258 \$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
### Above Base Flood Elevation ### Above Base Flood Elevation ### BFE Structure	\$446 \$604 \$258 \$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
@ +4 BFE	\$446 \$604 \$258 \$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
\$300,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$30 \$30 \$30,000 \$130,000 0.18 0.12 \$300,000 \$130,000 0.18 0.12 \$500,000 \$130,000 0.18 0.12 \$500,000 \$130,000 0.18 0.12 \$500,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$30 \$500,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$30 \$500,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$446 \$604 \$258 \$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
\$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 Contents* \$150,000 \$130,000 0.18 0.12 \$300,000 \$130,000 0.18 0.12 \$500,000 \$130,000 0.18 0.12 © +3 BFE \$150,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$300,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$500,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$604 \$258 \$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
Contents* \$150,000 \$130,000 0.18 0.12 \$300,000 \$130,000 0.18 0.12 \$500,000 \$130,000 0.18 0.12 © +3 BFE Structure \$150,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$300,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 Contents* \$150,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$258 \$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
\$300,000 \$130,000 0.18 0.12 \$500,000 \$130,000 0.18 0.12 @ +3 BFE Structure \$150,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$300,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$500,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$438 \$678 \$326 \$446 \$604 \$271 \$451 \$691
\$500,000 \$130,000 0.18 0.12 @ +3 BFE Structure \$150,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$300,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$30 \$30 \$500,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$678 \$326 \$446 \$604 \$271 \$451 \$691
@ +3 BFE Structure \$150,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$30 \$30 \$300,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$3	\$326 \$446 \$604 \$271 \$451 \$691
\$300,000 \$150,000 0.16 0.08 \$6 \$50 \$30 \$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 \$30 \$500,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$446 \$604 \$271 \$451 \$691
\$500,000 \$150,000 0.16 0.08 \$4 \$50 \$30 Contents* \$150,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$604 \$271 \$451 \$691
Contents* \$150,000 \$130,000 0.19 0.12 \$300,000 \$130,000 0.19 0.12	\$271 \$451 \$691
\$300,000 \$130,000 0.19 0.12	\$451 \$691
	\$691
φουι,υυυ φιου,υυυ υ.12 υ.12	
@ +2 BFE Structure \$150,000 \$150,000 0.22 0.08 \$6 \$50 \$30	Ψ 4 1 U
\$300,000 \$150,000 0.22 0.08 \$6 \$50 \$30	\$536
\$500,000 \$150,000 0.22 0.08 \$4 \$50 \$30	\$694
Contents* \$150,000 \$130,000 0.25 0.12	\$349
\$300,000 \$130,000 0.25 0.12	\$529
\$500,000 \$130,000 0.25 0.12	\$769
@ +1 BFE Structure \$150,000 \$150,000 0.39 0.10 \$6 \$50 \$30	\$671
\$300,000 \$150,000 0.39 0.10 \$6 \$50 \$30	\$821
\$500,000 \$150,000 0.39 0.10 \$4 \$50 \$30 \$	\$1,019
Contents* \$150,000 \$130,000 0.39 0.20	\$547
\$300,000 \$130,000 0.39 0.20	\$847
\$500,000 \$130,000 0.39 0.20	\$1,247
At Base Flood Elevation	
@ BFE Structure \$150,000 \$150,000 0.81 0.20 \$6 \$50 \$30 \$	\$1,301
\$300,000 \$150,000 0.81 0.20 \$6 \$50 \$30 \$	\$1,601
\$500,000 \$150,000 0.81 0.20 \$4 \$50 \$30 \$	\$1,999
	\$1,075
	\$1,825
\$500,000 \$130,000 0.75 0.50	\$2,825
Below Base Flood Elevation	
	\$4,331
	\$6,266
\$500,000 \$150,000 2.83 1.29 \$4 \$50 \$30 \$	\$8,844
	\$2,880
	\$4,980 \$7,780
\$500,000 \$130,000 2.00 1.40	\$7,780

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- (5) See footnotes on page 2 on the elevation difference.

			Single	Family - I	No Ba	sement/E	nclosure			
	Elevation Difference to	Cove	erage	Basic Insu	ırance	Additional Insurance	ICC	Expense	Federal Policy	Annual
	nearest foot	Туре	Amount	Limits	Rate	Rate	Coverage	Constant	Fee	Premium
	+5 or more	Structure	\$100,000	\$50,000	0.28	0.10	\$6	\$50	\$30	\$276
	(above Highest		\$150,000	\$50,000	0.28	0.10	\$6	\$50	\$30	\$326
-	Adjacent Grade)		\$250,000	\$50,000	0.28	0.10	\$4	\$50	\$30	\$424
드		Contents*	\$50,000	\$20,000	0.45	0.12				\$126
ığ			\$75,000	\$20,000	0.45	0.12				\$156
ev.			\$100,000	\$20,000	0.45	0.12				\$186
Flood Elevation	+2 to +4	Structure	\$100,000	\$50,000	0.61	0.12	\$6	\$50	\$30	\$451
Ŏ	(above		\$150,000	\$50,000	0.61	0.12	\$6	\$50	\$30	\$511
Ĕ	HAG)		\$250,000	\$50,000	0.61	0.12	\$4	\$50	\$30	\$629
Base		Contents*	\$50,000	\$20,000	0.65	0.17				\$181
Ba			\$75,000	\$20,000	0.65	0.17				\$224
pe			\$100,000	\$20,000	0.65	0.17				\$266
Estimated	+1	Structure	\$100,000	\$50,000	1.10	0.55	\$6	\$50	\$30	\$911
sti	(above		\$150,000	\$50,000	1.10	0.55	\$6	\$50	\$30	\$1,186
Щ	HAG)		\$250,000	\$50,000	1.10	0.55	\$4	\$50	\$30	\$1,734
Š		Contents*	\$50,000	\$20,000	1.20	0.68				\$444
			\$75,000	\$20,000	1.20	0.68				\$614
			\$100,000	\$20,000	1.20	0.68				\$784
	+2 or more	Structure	\$100,000	\$50,000	0.24	0.08	\$6	\$50	\$30	\$246
	BFE	Otractare	\$150,000	\$50,000	0.24	0.08	\$6	\$50 \$50	\$30	\$286
7	2		\$250,000	\$50,000	0.24	0.08	\$4	\$ 50	\$30	\$364
<u>o</u>		Contents*	\$50,000	\$20,000	0.33	0.12				\$102
/at			\$75,000	\$20,000	0.33	0.12				\$132
Elevation			\$100,000	\$20,000	0.33	0.12				\$162
Б	0 to +1	Structure	\$100,000	\$50,000	0.56	0.10	\$6	\$50	\$30	\$416
pool	BFE		\$150,000	\$50,000	0.56	0.10	\$6	\$50	\$30	\$466
ш			\$250,000	\$50,000	0.56	0.10	\$4	\$50	\$30	\$564
ase		Contents*	\$50,000	\$20,000	0.55	0.15				\$155
<u>B</u>			\$75,000	\$20,000	0.55	0.15				\$193
tec			\$100,000	\$20,000	0.55	0.15				\$230
ma	-1	Structure	\$100,000	\$50,000	1.78	0.86	\$6	\$50	\$30	\$1,406
sti	BFE		\$150,000	\$50,000	1.78	0.86	\$6	\$50	\$30	\$1,836
With Estimated Base			\$250,000	\$50,000	1.78	0.86	\$4	\$50	\$30	\$2,694
۸		Contents*	\$50,000	\$20,000	1.85	0.74				\$592
			\$75,000	\$20,000	1.85	0.74				\$777
			\$100,000	\$20,000	1.85	0.74				\$962

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- (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
- (5) See footnotes at the bottom of this page on the elevation difference.

		Single	Family - I	No Ba	asement/Enclosure					
	Covera	Basic Insurance		Additional Insurance	ICC	Expense Constant	Federal Policy	Annual Premium		
	Туре	Amount	Limits	Rate	Rate	Coverage	Constant	Fee	Premium	
_	Structure	\$100,000	\$50,000	2.14	1.10	\$6	\$50	\$30	\$1,706	
io		\$150,000	\$50,000	2.14	1.10	\$6	\$50	\$30	\$2,256	
vation		\$250,000	\$50,000	2.14	1.10	\$4	\$50	\$30	\$3,354	
o Elevatio	Contents*	\$50,000	\$20,000	2.22	1.10				\$774	
္ရပ္လိ		\$75,000	\$20,000	2.22	1.10				\$1,049	
Z		\$100,000	\$20,000	2.22	1.10				\$1,324	

Footnotes:

Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. For "0 or below," SUBMIT FOR RATING.

² Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building. *For "-2 or below," SUBMIT FOR RATING.*

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- (3) * For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.
- (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
- (5) See footnotes on page 2 on the elevation difference.

			Non-Res	sidentiai -	NO R	asement/l	=nciosur	9		
	Elevation Difference to	Cove	erage	Basic Insu	rance	Additional Insurance	ICC	Expense	Federal Policy	Annual
	nearest foot	Туре	Amount	Limits	Rate	Rate	Coverage	Constant	Fee	Premium
	+5 or more	Structure	\$150,000	\$150,000	0.44	0.15	\$6	\$50	\$30	\$746
	(above Highest		\$300,000	\$150,000	0.44	0.15	\$6	\$50	\$30	\$971
_	Adjacent Grade)		\$500,000	\$150,000	0.44	0.15	\$4	\$50	\$30	\$1,269
on		Contents*	\$150,000	\$130,000	0.61	0.12				\$817
ati			\$300,000	\$130,000	0.61	0.12				\$997
Elevation			\$500,000	\$130,000	0.61	0.12				\$1,237
	+2 to +4	Structure	\$150,000	\$150,000	0.72	0.20	\$6	\$50	\$30	\$1,166
Flood	(above		\$300,000	\$150,000	0.72	0.20	\$6	\$50	\$30	\$1,466
	HAG)		\$500,000	\$150,000	0.72	0.20	\$4	\$50	\$30	\$1,864
Base		Contents*	\$150,000	\$130,000	0.89	0.25				\$1,207
B			\$300,000	\$130,000	0.89	0.25				\$1,582
Estimated			\$500,000	\$130,000	0.89	0.25				\$2,082
<u>ű</u>	+1	Structure	\$150,000	\$150,000	1.41	0.75	\$6	\$50	\$30	\$2,201
Sti	(above		\$300,000	\$150,000	1.41	0.75	\$6	\$50	\$30	\$3,326
) E	HAG)		\$500,000	\$150,000	1.41	0.75	\$4	\$50	\$30	\$4,824
No		Contents*	\$150,000	\$130,000	1.35	0.80				\$1,915
			\$300,000	\$130,000	1.35	0.80				\$3,115
			\$500,000	\$130,000	1.35	0.80				\$4,715
	+2 or more	Structure	\$150,000	\$150,000	0.30	0.09	\$6	\$50	\$30	\$536
	BFE	Oli dolai c	\$300,000	\$150,000	0.30	0.09	\$6	\$50	\$30	\$671
1 2			\$500,000	\$150,000	0.30	0.09	\$4	\$50	\$30	\$849
tior		Contents*	\$150,000	\$130,000	0.45	0.12				\$609
Vai			\$300,000	\$130,000	0.45	0.12				\$789
Elevation			\$500,000	\$130,000	0.45	0.12				\$1,029
poo	0 to +1	Structure	\$150,000	\$150,000	0.56	0.17	\$6	\$50	\$30	\$926
Flo	BFE		\$300,000	\$150,000	0.56	0.17	\$6	\$50	\$30	\$1,181
se F			\$500,000	\$150,000	0.56	0.17	\$4	\$50	\$30	\$1,519
Base		Contents*	\$150,000	\$130,000	0.80	0.23				\$1,086
р			\$300,000	\$130,000	0.80	0.23				\$1,431
ate			\$500,000	\$130,000	0.80	0.23				\$1,891
With Estimated	-1	Structure	\$150,000	\$150,000	2.44	1.04	\$6	\$50	\$30	\$3,746
ES	BFE		\$300,000	\$150,000	2.44	1.04	\$6	\$50	\$30	\$5,306
th			\$500,000	\$150,000	2.44	1.04	\$4	\$50	\$30	\$7,384
≶		Contents*	\$150,000	\$130,000	1.84	1.13				\$2,618
			\$300,000	\$130,000	1.84	1.13				\$4,313
			\$500,000	\$130,000	1.84	1.13				\$6,573

- (1) Rates are per \$100 of Coverage, effective May 1, 2002.
- (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
- (3) * For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.
- (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
- (5) See footnotes at the bottom of this page on the elevation difference.

		Non-Res	sidential -	No B	Basement/Enclosure				
	Covera	Basic Insurance		Additional Insurance	ICC	Expense	Federal Policy	Annual	
	Туре	Amount	Limits	Rate	Rate	Coverage	Constant	Fee	Premium
⊆	Structure	\$150,000	\$150,000	2.93	1.70	\$6	\$50	\$30	\$4,481
ie ie		\$300,000	\$150,000	2.93	1.70	\$6	\$50	\$30	\$7,031
lo Elevation Certificate		\$500,000	\$150,000	2.93	1.70	\$4	\$50	\$30	\$10,429
ele irti	Contents*	\$150,000	\$130,000	2.45	1.50				\$3,485
္ ပိ		\$300,000	\$130,000	2.45	1.50				\$5,735
Z		\$500,000	\$130,000	2.45	1.50				\$8,735

Footnotes:

Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. For "0 or below," SUBMIT FOR RATING.

² Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building. *For "-2 or below," SUBMIT FOR RATING.*

- (1) Rates are per \$100 of Coverage, effective May 1, 2002.
- (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
- (3) * For Contents only policies, add \$80 for Expense Constant and Federal Policy Fee.
- (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.
- (5) See footnotes at the bottom of this page on "With Certification" and "Without Certification" rates.

		1-4	Family -	"No B	asement"	Building	s Only ¹		
	Covera	age	Basic Insu	ırance	Additional Insurance	ICC	Expense	Federal Policy	Annual
	Туре	Amount	Limits	Rate	Rate	Coverage	Constant	Fee	Premium
	Structure	\$100,000	\$50,000	0.17	0.06	\$6	\$50	\$30	\$201
With		\$150,000	\$50,000	0.17	0.06	\$6	\$50	\$30	\$231
Certification of		\$250,000	\$50,000	0.17	0.06	\$4	\$50	\$30	\$289
Compliance ²	Contents*	\$50,000	\$20,000	0.17	0.11				\$67
(A0B, AHB)		\$75,000	\$20,000	0.17	0.11				\$95
		\$100,000	\$20,000	0.17	0.11				\$122
Without	Structure	\$100,000	\$50,000	0.69	0.17	\$6	\$50	\$30	\$516
Certification of		\$150,000	\$50,000	0.69	0.17	\$6	\$50	\$30	\$601
Compliance		\$250,000	\$50,000	0.69	0.17	\$4	\$50	\$30	\$769
or	Contents*	\$50,000	\$20,000	0.80	0.20				\$220
Elevation 3		\$75,000	\$20,000	0.80	0.20				\$270
Certificate		\$100,000	\$20,000	0.80	0.20				\$320

		Non-R	esidentia	I - "No	o Baseme	nt" Build	ings Onl	y ¹	
	Covera	age	Basic Insu	rance	Additional Insurance	ICC	Expense	Federal Policy	Annual
	Туре	Amount	Limits	Rate	Rate	Coverage	Constant	Fee	Premium
	Structure	\$150,000	\$150,000	0.17	0.06	\$6	\$50	\$30	\$341
With		\$300,000	\$150,000	0.17	0.06	\$6	\$50	\$30	\$431
Certification of		\$500,000	\$150,000	0.17	0.06	\$4	\$50	\$30	\$549
Compliance ²	Contents*	\$150,000	\$130,000	0.17	0.11				\$243
(A0B, AHB)		\$300,000	\$130,000	0.17	0.11				\$408
		\$500,000	\$130,000	0.17	0.11				\$628
Without	Structure	\$150,000	\$150,000	0.80	0.30	\$6	\$50	\$30	\$1,286
Certification of		\$300,000	\$150,000	0.80	0.30	\$6	\$50	\$30	\$1,736
Compliance		\$500,000	\$150,000	0.80	0.30	\$4	\$50	\$30	\$2,334
or	Contents*	\$150,000	\$130,000	1.59	0.25				\$2,117
Elevation ₃		\$300,000	\$130,000	1.59	0.25				\$2,492
Certificate		\$500,000	\$130,000	1.59	0.25				\$2,992

Footnotes:

¹ Zones A0, AH Buildings With Basement/Enclosure: SUBMIT FOR RATING.

[&]quot;With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

[&]quot;Without Cetification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.