

## Preferred Risk Policy Premium Table: Commercial

Effective April 1, 2018 for properties currently mapped in B, C or X Zones<sup>123</sup>

Non-residential Business or Other Non-Residential Building and Contents Coverage Combinations<sup>4</sup>

Building & Contents			Contents Only		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure <sup>5</sup>	Without Basement or Enclosure <sup>6</sup>		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, 2018)

<sup>1</sup> \$250 Homeowner Flood Insurance Affordability Act of 2014 Surcharge will be added to all non-residential policies.

<sup>2</sup> Add the \$50 Probation Surcharge, if applicable.

<sup>3</sup> Premium includes a 15% Reserve Fund Assessment and \$25 Federal Policy Fee.

<sup>4</sup> Premium includes Increased Cost of Compliance of \$5 for non-residential coverage up to \$480,000 and \$4 for coverage over \$480,000.

<sup>5</sup> Use this section of the table for buildings with crawl spaces or subgraded crawl spaces, including those with an attached garage that have proper openings.

<sup>6</sup> Use this section of the table for buildings or subgrade crawl spaces with an attached garage without proper openings.