



## LAND AND WATER MANAGEMENT DIVISION

### FLOOD INSURANCE CONSIDERATIONS

#### 1) Flood Insurance Purchase Requirements

- a. Federally mandated flood insurance is required if all of the following conditions are met.
  - i. The local community is participating in the National Flood Insurance Program (NFIP). To determine if your community is in the NFIP, contact the Federal Emergency Management Agency (FEMA) toll free at 1-877-336-2627 or view the community status book on the FEMA website at: [www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm).
  - ii. The property is located in a mapped floodplain area shown on the local community's Flood Insurance Rate Map (FIRM). The following steps can help to determine if the property is located in a mapped floodplain.
    1. If your community is in the NFIP, the next step is to obtain a floodplain map. A map may be obtained from one of the following sources:
      - a. Contact the FEMA at 1-800-358-9616 or go to the FEMA website at [www.msc.fema.gov](http://www.msc.fema.gov).
      - b. Visit your local community offices. The local planning/zoning or building departments should all have copies of their community's floodplain maps.
    2. If there is a floodplain map, locate the property on the map. If your structure is located within the mapped floodplain flood insurance will be required as a condition of any federally backed/guaranteed loan. If your structure is located outside of the floodplain then flood insurance is generally not required. If the map is not accurate enough to show whether the property is in or out of the mapped floodplain then you have three options:
    3. Contact a floodplain determination company at [www.fema.gov/nfip/fzone1](http://www.fema.gov/nfip/fzone1)
    4. Hire a licensed professional engineer to survey the property to determine if the site is in or out of the floodplain.
    5. Contact the FEMA's contractor, Baker Corporation at 703-317-6532 and request a floodplain determination.
  - iii. The borrower is obtaining a federally insured, regulated, or supervised loan. (Generally the bank that is issuing the loan will contact that flood-zone determination company to determine if flood insurance will be required as a condition of the mortgage).

- b. Flood insurance is generally optional if only conditions (i.) and (iii.) are met. However, the lender always has the option of requiring the insurance as a condition of the mortgage.

2) **The map shows that my lot is in the mapped floodplain, but the ground my house is on is higher. I believe I shouldn't be shown in the floodplain. What are the FEMA's requirements to remove land or a building from the 1% annual chance flood hazard area?**

To be removed from the floodplain shown on the Flood Insurance Rate Map (FIRM), a structure must be on land that is not subject to flooding by the 1% annual chance (100-year) flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event. The following two letters remove the structure from the 100-year floodplain.

a. Letter of Map Amendment (LOMA)

If your lot or building site is on natural ground that is higher than the Base Flood Elevation shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an Elevation Certificate (form locations shown below). If the ground is higher than the Base Flood (100-year) Elevation, then the FEMA will issue a LOMA. With a LOMA, your lender may choose to not require flood insurance. The FEMA does not charge a review fee for the LOMA's.

b. Letter of Map Revision (LOMR)

If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F). As with a LOMA, you will need to get an Elevation Certificate completed by a land surveyor. If the filled ground is higher than the Base Flood Elevation, and if you do not have a basement, then the FEMA may issue a LOMR-F, and your lender may choose to not require flood insurance. There is a \$425 review fee for a LOMR-F.

FORMS

For both the LOMA and LOMR processes a completed Elevation Certificate and MT-EZ form (for LOMA) or MT-1 form (for LOMR-F) must be submitted to the FEMA. These forms can be found online at:

Elevation Certificate: <http://www.fema.gov/pdf/nfip/elvcert.pdf>

MT-EZ Form (for LOMA's) [http://www.fema.gov/fhm/dl\\_mt-ez.shtm](http://www.fema.gov/fhm/dl_mt-ez.shtm)

MT-1 Form (for LOMR-F) [http://www.fema.gov/fhm/dl\\_mt-1.shtm](http://www.fema.gov/fhm/dl_mt-1.shtm)

### **3) How and when do I get a refund for canceling my flood insurance?**

If you were required to get insurance by a lender and then you received a LOMA from the FEMA, you may request a refund. The lender is not required to waive the requirement; the lender may decide that flood insurance coverage is still required.

To get a refund, the lender must agree to waive it. Present the written waiver to the insurance agent who sold you the policy and request a refund. Refunds if granted may only cover the premiums paid within the last year. Refunds are not available if a claim has been made or is pending against the policy.

### **4) My bank said I'm in the floodplain and have to buy insurance. I don't believe it. What can I do?**

If a lending institution is federally regulated or making federally-backed loans, it must review the National Flood Insurance Program (NFIP) maps to determine if the building is located in a Special Flood Hazard Area. The SFHA is the area that is expected to be inundated by a 1% annual chance flood and is also known as the 100-year floodplain. If the bank makes such a determination, it must require the borrower to purchase flood insurance. Please note these determinations are purely in/out and do not involve the vertical elevation of the structure. A Letter of Determination Review (LODR) is the FEMA's comment on the determination made by the lender that the borrower's structure is in the Special Flood Hazard Area (SFHA). Borrowers who have good reason to dispute the flood hazard determination presented by a lender may request, that the FEMA review that determination. The LODR process does not consider the elevation of the structure or property above the flood level. The LODR process does not result in an amendment or revision to the Flood Insurance Rate Map (FIRM). It is only the FEMA's finding regarding the structure's location with respect to a delineated special flood hazard area.

Because of the fee required to process the request, borrowers should not consider this alternative unless they have already had the subject STRUCTURE plotted on the current effective Flood Insurance Rate Map (FIRM) and are certain it is wholly outside the SFHA. It is important to keep in mind that if any portion of a structure falls within the SFHA, the flood insurance purchase requirement will apply.

The request for a LODR must be submitted within 45 days of the date the lending institution notified you that a building is in the SFHA and flood insurance is required. Requests received with a postmark after the 45-day limit will be returned to the sender.

If the FEMA finds through its review that the structure is not located in a special flood hazard area and if the lender waives its prerogative to require flood insurance, you can obtain a full premium refund if no claim on the policy has been made. The finding by the FEMA will remain in effect until the flood map affecting the property is revised.

All the LODR requests are completed and the FEMA provides a written response to the joint requesters within 45 days of the date the FEMA received the complete request. There are three possible outcomes of the review: (1) Upheld: The FEMA's review of the data agrees with the determination by the lender. (2) Unchanged: The FEMA's review cannot dispute the lender's determination because the data are insufficient to reach a conclusion. (3) Overturned: The FEMA's review of the data indicates the structure is not located in the mapped the SFHA.

A fee of \$80 must be submitted with all the LODR requests. The fee payment may be in the form of a check or money order, made payable to the "National Flood Insurance Program." The fee must be accompanied by copies of the following:

1. The completed Standard Flood Hazard Determination Form (FEMA form 81-93 available online at: <http://www.fema.gov/nfip/sfhdform.shtm>)
2. The dated notification to the borrower from the lender that the property is on the SFHA.
3. The effective FIRM for the community in which the structure or manufactured home is located, annotated to show the location of the structure or manufactured home.
4. All material used by the lender or any third party employed by the lender to make the flood hazard determination (The FEMA must confirm the location of the structure on the NFIP map by examining the data source used to make the determination)
5. A letter to the FEMA requesting a review of the lender's determination, **signed by the borrower and the lender**

Please note that all of the above information is required. If the submittal is incomplete in any way, the entire package will be returned to the applicant for completion. There is, again, no extension of time, even if the package is returned to the requestor to gather information for a complete submittal.

**Need additional help? Call 1-877-FEMA MAP**

## **WHEN LEVEES NEED IMPROVEMENT AND FLOOD INSURANCE WILL BE REQUIRED**

### **Levee protection always comes with risk**

- No levee can completely reduce flood risk. Levees are designed to provide protection from a certain level of flooding. In more serious flood events, levees can breach or be overtopped. And as levees age, their level of protection can change. Erosion, seepage, or decay can increase the risk of flooding around levees.
- When levees do fail, the flooding that follows can be catastrophic.
- Because of the continuing flood risk in all areas protected by levees, the flood maps<sup>1</sup> that show these areas now carry a note from FEMA that flood insurance is recommended.
- It's important to understand your level of risk and protect against the personal and financial consequences of levee-related flooding.

### **Some levees no longer meet protection standards**

- Areas of high and moderate risk are shown on flood hazard maps (also known as Flood Insurance Rate Maps) issued by FEMA. If the levee provides protection from a flood with a one-percent chance of occurring in a given year (as certified by the levee owner or a Federal agency such as U.S. Army Corps of Engineers) flood maps typically show the areas protected by the levee as areas of moderate risk. However, there may be some high-risk areas as well due to other factors.
- When a levee no longer meets Federal standards for protection from the one-percent-annual-chance flood, the area protected by the levee will change to a high-risk designation. Flood hazard maps will show this change when they are updated.
- In a high-risk area, homeowners with a mortgage from a federally regulated lender will be required to carry flood insurance.
- Recently, levees in your community have been identified as needing improvement before they can be certified to provide protection from one-percent-annual-chance flood.

### **Saving money on flood insurance**

- The process of issuing new maps takes time. This process has the added benefit of providing home and business owners an opportunity to save money on their flood insurance coverage.
- By purchasing flood insurance before the new maps go into effect, you can retain the current moderate-risk flood zone designation for the life of the policy, as long as you do not let it lapse.
- Until the new maps become effective, many property owners can save even more by purchasing a lower-cost Preferred Risk Policy (PRP). You will save on coverage now,

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<sup>1</sup> FEMA issues flood hazard maps that indicate areas likely to be affected if major flooding occurs. These maps, also known as Flood Insurance Rate Maps (FIRMs), are used to identify the high-risk flood areas, known as Special Flood Hazard Areas, and which is where flood insurance is required for mortgages from federally regulated lenders.

and you will be able to retain their moderate-risk zone designation when the new maps go into effect. However you need to understand that the lowest-cost “preferred” rate will no longer apply when the area becomes a high-risk zone. At renewal, the policy will be priced using the standard rates for a moderate-risk zone. However, the savings can still be significant over the standard rates for a high-risk zone.

- There may be other ways to save as well. If your home is elevated, for example, lower rates may apply. Higher deductibles can also be used to lower premiums. You will want to call your insurance agent to discuss these options.
- The benefits of a lower-cost policy can be transferred. If you sell your property, your flood insurance policy can be transferred to a new owner and the new owner can continue to be rated using the earlier flood zone designation, as long as there is no lapse in coverage.

## If you are being mapped into a high-risk area

If your Home or Business	Before the New Maps Go into Effect	Once the New Maps Become Effective
Currently has a mortgage and is <i>NOT</i> protected by flood insurance	Purchase a Preferred Risk Policy (PRP) now. You will be required to carry flood insurance when the maps become effective, so lock in today’s moderate-risk zone for future rating.	Keep coverage in force and you will retain the moderate risk zone for rating once new maps are in place. Call your agent. There may be further ways to save.*
Currently has a mortgage and <i>IS</i> protected by flood insurance	Renew your policy. You will be required to carry flood insurance when the maps become effective and renewing locks in today’s moderate risk zone for future rating.	Continue to renew your policy to retain the moderate risk zone for rating once new maps are in place. And call your agent. There may be further ways to save*
Currently does <i>NOT</i> have a mortgage and is <i>NOT</i> protected by flood insurance	While you are not required to carry flood insurance, <u>levee protection comes with risk</u> . Purchase a Preferred Risk Policy (PRP) now and lock in that zone for future rating.	Renew your policy each year to retain the moderate risk zone for rating once new maps are in place. And call your agent. There may be further ways to save *

\*After the maps go into effect, the PRP rates will convert at the policy’s next renewal to standard NFIP rates for a moderate-risk zone. Talk to your insurance agent about elevation ratings and higher deductibles to lower the standard NFIP rates.

For more information about flood insurance, contact your insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov). For more information about levees, visit the levee section of FEMA’s website at <http://www.fema.gov/plan/prevent/fhm/lvintro.shtm>.

# Annual Coverage Comparison\* for Older (Pre-FIRM\*\*) Homes

## Single Family Home with Basement

Coverage Amount	PRP Rates for X, B, C Zones	Standard Rates for X, B, C, AR Zones	Standard Rates for X, B, C, AR Zones	Standard Rates for AE, A Zones	Standard Rates for AE, A Zones
	<i>(Includes Contents)</i>	<i>(Structure only)</i>	<i>(With Contents)</i>	<i>(Structure only)</i>	<i>(With Contents)</i>
\$20,000 structure \$8,000 contents	\$144	\$219	\$328	\$272	\$349
\$50,000 structure \$20,000 contents	\$221	\$486	\$758	\$515	\$707
\$100,000 structure \$40,000 contents	\$287	\$636	\$994	\$910	\$1,264
\$250,000 structure \$100,000 contents	\$388	\$1,084	\$1,700	\$2,080	\$2,920

## Single Family Home without Basement – one floor

Coverage Amount	PRP Rates for X, B, C Zones	Standard Rates for X, B, C, AR Zones	Standard Rates for X, B, C, AR Zones	Standard Rates for AE, A Zones	Standard Rates for AE, A Zones
	<i>(Includes Contents)</i>	<i>(Structure only)</i>	<i>(With Contents)</i>	<i>(Structure Only)</i>	<i>(With Contents)</i>
\$20,000 structure \$8,000 contents	\$119	\$197	\$293	\$262	\$339
\$50,000 structure \$20,000 contents	\$196	\$431	\$671	\$490	\$682
\$100,000 structure \$40,000 contents	\$257	\$536	\$850	\$760	\$1,146
\$250,000 structure \$100,000 contents	\$348	\$849	\$1,385	\$1,555	\$2,523

\*Based on May 2008 rates and including \$35 fee and Increased Cost of Compliance coverage. Rates assume the standard deductible. PRP federal policy fee is \$13.

\*\*Pre-FIRM homes are those that are built before the community's first Flood Insurance Rate Maps were issued. Lower rates may be available in high-risk zones for newer (Post-FIRM) homes built in compliance with flood protection standards. Homeowners should talk to their insurance agent about possibly lower premiums using elevation rating or higher deductibles. Agents can also help determine if a home is Pre- or Post-FIRM.



# FEMA

## NFIP MAP & ZONE GRANDFATHER RULES

### What is the Grandfather Rule?

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the Base Flood Elevation (BFE) and/or flood insurance risk zones. When these situations occur, the Flood Insurance Rate Map (FIRM) is revised and republished.

The implementation of a new FIRM raises the question-- HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

To recognize policyholders **who have remained loyal customers of the NFIP** by maintaining continuous coverage and/or **who have built in compliance with the FIRM**, the Federal Insurance and Mitigation Administration has "Grandfather rules" to allow such policyholders to benefit in the rating for that building.

### Pre-FIRM (construction prior to the date of the community's initial FIRM)

1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as long as continuous coverage is maintained. The policy can be assigned to a new owner at the option of the policyholder.
2. If a building is Pre-FIRM and a policy was not obtained prior to the effective date of a map change, the applicant is eligible to receive the Pre-FIRM (subsidized) rates based on the new zone rather than the actuarial (elevation based) rates.

### Post-FIRM (construction on or after the date of the community's initial FIRM)

1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as long as continuous coverage is maintained. The policy can be assigned to a new owner at the option of the policyholder.
2. If a building was constructed in compliance with a specific FIRM, the owner is always eligible to obtain a policy using the zone and base flood elevation from that FIRM, provided that proof (refer to the Flood Insurance Manual, Rating section for acceptable documentation) is submitted to the insurance company. Continuous coverage is not required.

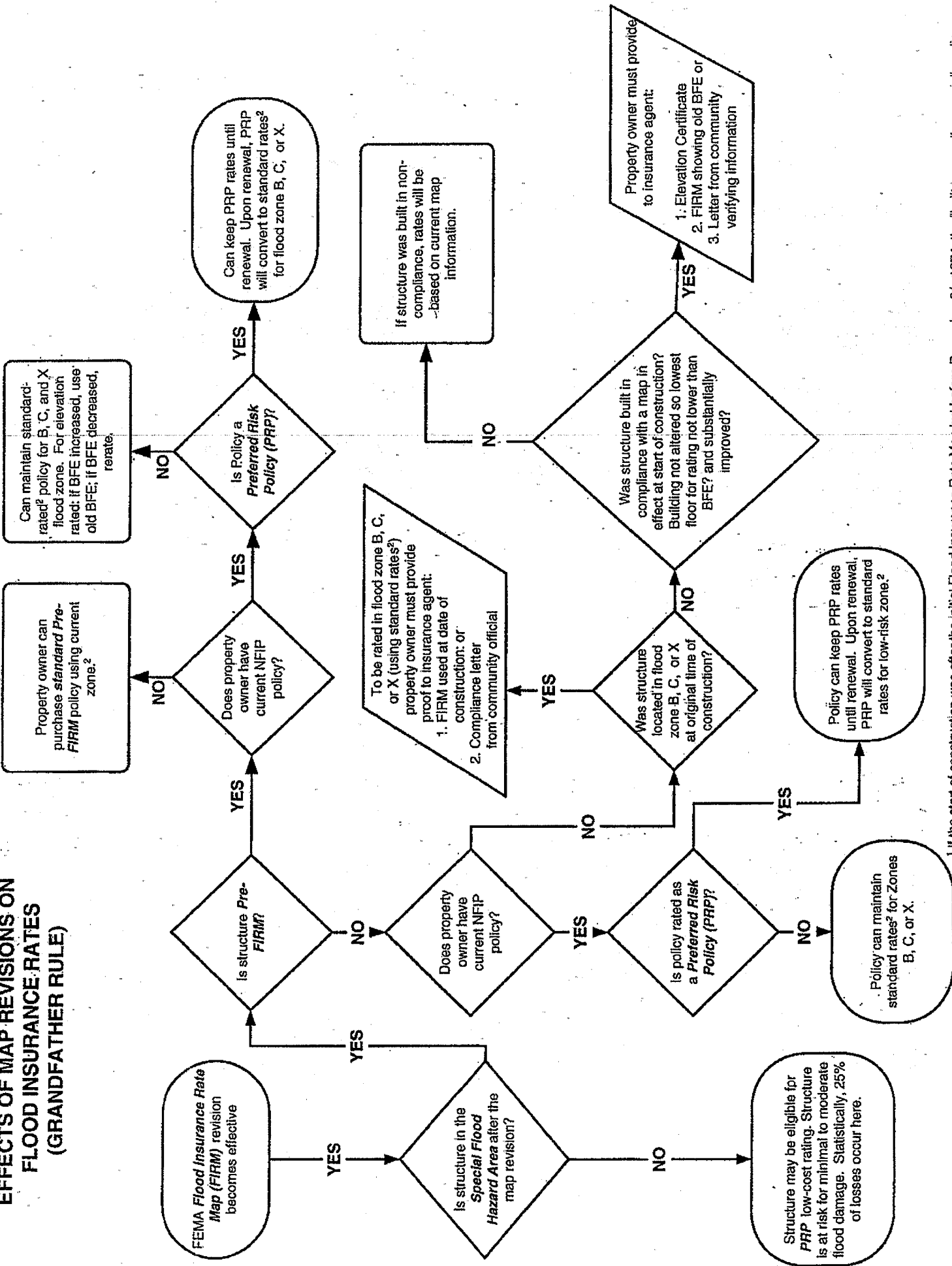
### Preferred Risk Policies

1. Buildings written on Preferred Risk Policies are required to be located in zones B, C, or X on the FIRM in effect on the date of application and on the date of each subsequent renewal.
2. A building, which becomes ineligible for a Preferred Risk Policy due to a map change to a special flood hazard area, can be rewritten on a standard rated policy using zones B, C, or X.

**FOR MORE INFORMATION, REFER TO THE FLOOD INSURANCE MANUAL, RATE PAGE 21**  
**Go to <http://www.fema.gov/nfip/manual.shtm>**



# EFFECTS OF MAP REVISIONS ON FLOOD INSURANCE RATES (GRANDFATHER RULE)



<sup>1</sup> If the start of construction was after the initial Flood Insurance Rate Map but before December 31, 1974, the "built in compliance rule" applies.  
<sup>2</sup> Post-FIRM rates may be used if a current elevation certificate demonstrates it will provide a more favorable rate.



## LAND AND WATER MANAGEMENT DIVISION

### Where to Obtain Floodplain Information

- 1) **Purchasing or Refinancing an Existing Home**-if you are a property owner, real estate agent or mortgage lender looking to purchase, sell, re-finance, or mortgage a home you should use the following steps to determine if your home is in the 100-year floodplain and if flood insurance is available.
  - a. Flood insurance is only available in those communities that participate in the National Flood Insurance Program (NFIP). To determine if your community is in the NFIP, contact the Federal Emergency Management Agency (FEMA) toll free at 1-877-336-2627 or view the community status book on the FEMA website at: [www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm).
  - b. If your community is in the NFIP, the next step is to obtain a floodplain map. A map may be obtained from one of the following sources:
    - i. Contact FEMA at 1-800-358-9616 or go to the FEMA website at [www.msc.fema.gov](http://www.msc.fema.gov).
    - ii. Visit your local community offices. The local planning/zoning or building departments should have copies of their community's floodplain maps.
  - c. If there is a floodplain map, locate the property on the map. If your structure is located within the mapped floodplain flood insurance will be required as a condition of any federally backed/guaranteed loan. If your structure is located outside of the floodplain then flood insurance is generally not required. If the map is not accurate enough to show whether the property is in or out of the mapped floodplain then you have three options:
    - i. Contact a floodplain determination company at [www.fema.gov/nfip/fzone1](http://www.fema.gov/nfip/fzone1).
    - ii. Hire a licensed professional engineer to survey the property to determine if the site is in or out of the floodplain.
    - iii. Contact the FEMA's contractor, Baker Corporation at 703-317-6532 and request a floodplain determination.
  - d. The Michigan Department of Environmental Quality (DEQ) does not have the staff time to provide floodplain elevations for insurance or mortgage purposes.

- 2) **Building a New Home or Increasing the Footprint of an Existing Home**- If you are a property owner, builder or developer and are planning to build a new structure or add on to an existing structure, you may use the following steps to determine if your proposed structure is in the 100-year floodplain.

(Note: A permit is required from the DEQ to fill, grade or construct within the 100-year floodplain of a stream or drain with a drainage area or 2 square miles or more. This applies to all streams or drains regardless of whether there is a published floodplain map. All streams and drains have a floodplain.)

- a. Follow steps {1) a and b} above to determine if there is an NFIP map for your community.
- b. If there is a map check to see if there is 100-year floodplain elevation on the map for your location.

(Note: The boundary of the floodplain for building purposes is determined by the actual elevation and not by the boundary of the shaded area on the FIRM. It may be necessary to survey your property elevation and compare it to the published 100-year floodplain elevation.)

- c. If there is no published 100-year floodplain elevation or there is no published map you have the following options.
- i. Hire a licensed professional engineer to determine the 100-year floodplain elevation and survey the property to determine if the site is in or out of the floodplain. The engineer's findings should be reviewed by the DEQ District Floodplain Engineer. A document titled, "Determining a 100 Year Flood Elevation In Unnumbered A Zones" can be found at [www.michigan.gov/deqfloodplainmanagement](http://www.michigan.gov/deqfloodplainmanagement).
  - ii. Submit a floodplain service request to the DEQ District Floodplain Engineer. Staff names and phone numbers can be found at [www.michigan.gov/deqfloodplainmanagement](http://www.michigan.gov/deqfloodplainmanagement), and then click on Floodplains. The service request should contain an accurate property description by Town, Range, and Section, and the county along with a detailed map showing the exact location of the property dimensioned from the nearest intersection and watercourse. The request shall also show the vertical distance of the proposed building site to the watercourse. A service request form may be found at [www.michigan.gov/deqfloodplainmanagement](http://www.michigan.gov/deqfloodplainmanagement), then click on the "Online Request For Floodplain Elevations". Although there is no cost for this service, the normal turn around time is 60-90 days from the request date provided all required information is submitted.
  - iii. If it is determined that your proposed site is in the floodplain then you should submit a permit application form (available online at: [www.michigan.gov/jointpermit](http://www.michigan.gov/jointpermit)) along with a review fee of \$100. The completed application form should include a detailed property description, map and horizontal and vertical elevation information. The process time is normally 60-90 days of a completed application. If you think you are likely in a floodplain you may skip step 2-c-ii and go to step 2-c-iii directly.

## Floodplain Management District Role

*The State's Floodplain Regulatory Authority is found in Part 31, Water Resources Protection, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended (Part 31).*

*District Floodplain engineers: Maria S. Zingas, 586-753-3872  
Patrick Durack, 586-753-3865*

**Local Participation:** Governmental jurisdictions enforcing the 2006 Michigan Building Code and 2006 Michigan Residential Code have the authority and responsibility to mandate flood resistant construction and enforce floodplain construction regulations. In addition, by voluntary participation in the National Flood Insurance Program, NFIP, a community adopted an ordinance (or resolution), that mandates full cooperation in the enforcement of floodplain regulations and management through the NFIP.

### The district engineer can:

- Provide technical and programmatic support to local units of government when enforcing floodplain regulations.
- Can assist to determine floodplain elevations in areas that do not have detailed studies and no floodplain elevation are available. A service request can be submitted to the district using the following link:

[http://www.michigan.gov/deq/0,1607,7-135-3313\\_3684\\_3724-168812--,00.html](http://www.michigan.gov/deq/0,1607,7-135-3313_3684_3724-168812--,00.html)

- Review DEQ permit applications and make decisions for projects that fall within a regulated floodplain, prior to the issuance of a local building permit. Prior to any construction, all projects within floodplain areas must be reviewed by the DEQ.
- Conduct Community Assistance Visits (CAV), to ensure local units of government properly enforce floodplain management ( review elevation certificates, substantial improvement projects, Letter of Map amendments, LOMA, Letter of Map Revisions, LOMR, relocations and alterations of watercourses which need DEQ permits, and local floodplain building permits)
- Offer workshops and keep in close contact with communities
- Assist to resolve violations
- When monitoring Community Compliance, through a Community Assistance Visit (CAV), or a Community Assistance Contact (CAC), a community that has higher standards than the NFIP, can be recommended to be re-classified from class 10, (class 10 given when they joined the NFIP), to class 9, 8, 7 etc. Each class besides class 10 has discounts on flood insurance premiums.

### And:

- Assist property owners and citizens to understand floodplain regulations and apply the standards to ensure safety to human health, lives, and property within a community.

**TABLE 6.  
PRECALCULATED PRE-FIRM PREMIUM TABLE  
FOR SINGLE-FAMILY DWELLINGS**

AMOUNT OF INSURANCE	PREMIUM <sup>1</sup> EXCLUDING ICC <sup>2</sup> AND FEDERAL POLICY FEE <sup>3</sup>			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
<b>BUILDING</b>				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 484	\$ 434	\$ 732	\$ 630
\$ 70,000	\$ 563	\$ 488	\$ 934	\$ 765
\$ 80,000	\$ 642	\$ 542	\$1,136	\$ 900
\$ 90,000	\$ 721	\$ 596	\$1,338	\$1,035
\$100,000	\$ 800	\$ 650	\$1,540	\$1,170
\$125,000	\$ 998	\$ 785	\$2,045	\$1,580
\$150,000	\$1,195	\$ 920	\$2,550	\$1,845
\$175,000	\$1,393	\$1,055	\$3,055	\$2,183
\$200,000	\$1,590	\$1,190	\$3,560	\$2,520
\$225,000	\$1,788	\$1,325	\$4,065	\$2,858
\$250,000 <sup>4</sup>	\$1,985	\$1,460	\$4,570	\$3,195
<b>CONTENTS</b>				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$233	\$241	\$ 344	\$ 362
\$ 30,000	\$273	\$289	\$ 441	\$ 478
\$ 40,000	\$354	\$386	\$ 636	\$ 710
\$ 50,000	\$435	\$483	\$ 831	\$ 942
\$ 60,000	\$516	\$580	\$1,026	\$1,174
\$ 70,000	\$597	\$677	\$1,221	\$1,406
\$ 80,000	\$678	\$774	\$1,416	\$1,638
\$ 90,000	\$759	\$871	\$1,611	\$1,870
\$100,000	\$840	\$968	\$1,806	\$2,102

<sup>1</sup>Premium before applying any CRS credits or optional deductible factors.

<sup>2</sup>For building coverage amounts of \$230,000 and less, add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6. For building coverage amounts above \$230,000, see Footnote 4 below.

<sup>3</sup>Add \$35 to the premium selected from the table above to cover Federal Policy Fee.

<sup>4</sup>Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.