

Sample Flood Insurance Costs

Pre-FIRM

- Notes: (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.

Zones A, AE, A1-A30, A0, AH, D	Single Family - No Basement - One Story								
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
	Structure	\$100,000	\$50,000	0.68	0.25	\$75	\$50	\$30	\$620
		\$150,000	\$50,000	0.68	0.25	\$75	\$50	\$30	\$745
		\$250,000	\$50,000	0.68	0.25	\$60	\$50	\$30	\$980
	Contents*	\$50,000	\$20,000	0.79	0.45				\$293
		\$75,000	\$20,000	0.79	0.45				\$406
		\$100,000	\$20,000	0.79	0.45				\$518
	Non-Residential - No Basement/Enclosure - One Story								
Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium	
Type	Amount	Limits	Rate						
Structure	\$150,000	\$150,000	0.79	0.45	\$75	\$50	\$30	\$1,340	
	\$300,000	\$150,000	0.79	0.45	\$75	\$50	\$30	\$2,015	
	\$500,000	\$150,000	0.79	0.45	\$60	\$50	\$30	\$2,900	
Contents*	\$150,000	\$130,000	1.58	0.39				\$2,132	
	\$300,000	\$130,000	1.58	0.39				\$2,717	
	\$500,000	\$130,000	1.58	0.39				\$3,497	

Zones A99, B, C, X	Single Family - No Basement - One Story								
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
	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
	Contents*	\$50,000	\$20,000	0.74	0.24				\$220
		\$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								
Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium	
Type	Amount	Limits	Rate						
Structure	\$150,000	\$150,000	0.46	0.14	\$6	\$50	\$30	\$776	
	\$300,000	\$150,000	0.46	0.14	\$6	\$50	\$30	\$986	
	\$500,000	\$150,000	0.46	0.14	\$4	\$50	\$30	\$1,264	
Contents*	\$150,000	\$130,000	0.66	0.28				\$914	
	\$300,000	\$130,000	0.66	0.28				\$1,334	
	\$500,000	\$130,000	0.66	0.28				\$1,894	

Sample Flood Insurance Costs

Post-FIRM, Zones AE, A1-30

- Notes:
- (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 Basement - One Story									
Lowest Floor relative to the BFE (base flood elevation)	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
Above Base Flood Elevation									
@ +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	\$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	0.08	\$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
		\$75,000	\$20,000	0.21	0.12				\$108
		\$100,000	\$20,000	0.21	0.12				\$138
@ +1 BFE	Structure	\$100,000	\$50,000	0.43	0.08	\$6	\$50	\$30	\$341
		\$150,000	\$50,000	0.43	0.08	\$6	\$50	\$30	\$381
		\$250,000	\$50,000	0.43	0.08	\$4	\$50	\$30	\$459
	Contents*	\$50,000	\$20,000	0.42	0.12				\$120
		\$75,000	\$20,000	0.42	0.12				\$150
		\$100,000	\$20,000	0.42	0.12				\$180
At Base Flood Elevation									
@ BFE	Structure	\$100,000	\$50,000	0.74	0.08	\$6	\$50	\$30	\$496
		\$150,000	\$50,000	0.74	0.08	\$6	\$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
Below Base Flood Elevation									
@ -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
		\$75,000	\$20,000	2.68	0.86				\$1,009
		\$100,000	\$20,000	2.68	0.86				\$1,224

Sample Flood Insurance Costs

Post-FIRM, Zones AE, A1-30

- Notes:
- (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.

Non-Residential - No Basement/Enclosure - One Story									
Lowest Floor relative to the BFE (base flood elevation)	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
Above Base Flood Elevation									
@ +4 BFE	Structure	\$150,000	\$150,000	0.16	0.08	\$6	\$50	\$30	\$326
		\$300,000	\$150,000	0.16	0.08	\$6	\$50	\$30	\$446
		\$500,000	\$150,000	0.16	0.08	\$4	\$50	\$30	\$604
	Contents*	\$150,000	\$130,000	0.18	0.12				\$258
		\$300,000	\$130,000	0.18	0.12				\$438
		\$500,000	\$130,000	0.18	0.12				\$678
@ +3 BFE	Structure	\$150,000	\$150,000	0.16	0.08	\$6	\$50	\$30	\$326
		\$300,000	\$150,000	0.16	0.08	\$6	\$50	\$30	\$446
		\$500,000	\$150,000	0.16	0.08	\$4	\$50	\$30	\$604
	Contents*	\$150,000	\$130,000	0.19	0.12				\$271
		\$300,000	\$130,000	0.19	0.12				\$451
		\$500,000	\$130,000	0.19	0.12				\$691
@ +2 BFE	Structure	\$150,000	\$150,000	0.22	0.08	\$6	\$50	\$30	\$416
		\$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
	Contents*	\$150,000	\$130,000	0.75	0.50				\$1,075
		\$300,000	\$130,000	0.75	0.50				\$1,825
		\$500,000	\$130,000	0.75	0.50				\$2,825
Below Base Flood Elevation									
@ -1 BFE	Structure	\$150,000	\$150,000	2.83	1.29	\$6	\$50	\$30	\$4,331
		\$300,000	\$150,000	2.83	1.29	\$6	\$50	\$30	\$6,266
		\$500,000	\$150,000	2.83	1.29	\$4	\$50	\$30	\$8,844
	Contents*	\$150,000	\$130,000	2.00	1.40				\$2,880
		\$300,000	\$130,000	2.00	1.40				\$4,980
		\$500,000	\$130,000	2.00	1.40				\$7,780

Sample Flood Insurance Costs

Post-FIRM, Zone A, Single Family

- Notes: (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 on page 2 on the elevation difference.**

Single Family - No Basement/Enclosure										
	Elevation Difference to nearest foot	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
		Type	Amount	Limits	Rate					
No Estimated Base Flood Elevation ¹	+5 or more (above Highest Adjacent Grade)	Structure	\$100,000	\$50,000	0.28	0.10	\$6	\$50	\$30	\$276
			\$150,000	\$50,000	0.28	0.10	\$6	\$50	\$30	\$326
			\$250,000	\$50,000	0.28	0.10	\$4	\$50	\$30	\$424
		Contents*	\$50,000	\$20,000	0.45	0.12				\$126
			\$75,000	\$20,000	0.45	0.12				\$156
			\$100,000	\$20,000	0.45	0.12				\$186
	+2 to +4 (above HAG)	Structure	\$100,000	\$50,000	0.61	0.12	\$6	\$50	\$30	\$451
			\$150,000	\$50,000	0.61	0.12	\$6	\$50	\$30	\$511
			\$250,000	\$50,000	0.61	0.12	\$4	\$50	\$30	\$629
		Contents*	\$50,000	\$20,000	0.65	0.17				\$181
			\$75,000	\$20,000	0.65	0.17				\$224
			\$100,000	\$20,000	0.65	0.17				\$266
	+1 (above HAG)	Structure	\$100,000	\$50,000	1.10	0.55	\$6	\$50	\$30	\$911
			\$150,000	\$50,000	1.10	0.55	\$6	\$50	\$30	\$1,186
			\$250,000	\$50,000	1.10	0.55	\$4	\$50	\$30	\$1,734
		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
With Estimated Base Flood Elevation ²	+2 or more BFE	Structure	\$100,000	\$50,000	0.24	0.08	\$6	\$50	\$30	\$246
			\$150,000	\$50,000	0.24	0.08	\$6	\$50	\$30	\$286
			\$250,000	\$50,000	0.24	0.08	\$4	\$50	\$30	\$364
		Contents*	\$50,000	\$20,000	0.33	0.12				\$102
			\$75,000	\$20,000	0.33	0.12				\$132
			\$100,000	\$20,000	0.33	0.12				\$162
	0 to +1 BFE	Structure	\$100,000	\$50,000	0.56	0.10	\$6	\$50	\$30	\$416
			\$150,000	\$50,000	0.56	0.10	\$6	\$50	\$30	\$466
			\$250,000	\$50,000	0.56	0.10	\$4	\$50	\$30	\$564
		Contents*	\$50,000	\$20,000	0.55	0.15				\$155
			\$75,000	\$20,000	0.55	0.15				\$193
			\$100,000	\$20,000	0.55	0.15				\$230
	-1 BFE	Structure	\$100,000	\$50,000	1.78	0.86	\$6	\$50	\$30	\$1,406
			\$150,000	\$50,000	1.78	0.86	\$6	\$50	\$30	\$1,836
			\$250,000	\$50,000	1.78	0.86	\$4	\$50	\$30	\$2,694
		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

- Notes: (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.**

Single Family - No Basement/Enclosure									
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
No Elevation Certificate	Structure	\$100,000	\$50,000	2.14	1.10	\$6	\$50	\$30	\$1,706
		\$150,000	\$50,000	2.14	1.10	\$6	\$50	\$30	\$2,256
		\$250,000	\$50,000	2.14	1.10	\$4	\$50	\$30	\$3,354
	Contents*	\$50,000	\$20,000	2.22	1.10				\$774
		\$75,000	\$20,000	2.22	1.10				\$1,049
		\$100,000	\$20,000	2.22	1.10				\$1,324

Footnotes: ¹ 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.**

Sample Flood Insurance Costs

Post-FIRM, Zone A, Non-Residential

- Notes: (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 on page 2 on the elevation difference.**

Non-Residential - No Basement/Enclosure											
<i>Elevation Difference to nearest foot</i>	<i>Coverage</i>		<i>Basic Insurance</i>		<i>Additional Insurance Rate</i>	<i>ICC Coverage</i>	<i>Expense Constant</i>	<i>Federal Policy Fee</i>	<i>Annual Premium</i>		
	<i>Type</i>	<i>Amount</i>	<i>Limits</i>	<i>Rate</i>							
No Estimated Base Flood Elevation ¹	+5 or more (above Highest Adjacent Grade)	Structure	\$150,000	\$150,000	0.44	0.15	\$6	\$50	\$30	\$746	
			\$300,000	\$150,000	0.44	0.15	\$6	\$50	\$30	\$971	
			\$500,000	\$150,000	0.44	0.15	\$4	\$50	\$30	\$1,269	
		Contents*	\$150,000	\$130,000	0.61	0.12					\$817
			\$300,000	\$130,000	0.61	0.12					\$997
			\$500,000	\$130,000	0.61	0.12					\$1,237
		+2 to +4 (above HAG)	Structure	\$150,000	\$150,000	0.72	0.20	\$6	\$50	\$30	\$1,166
				\$300,000	\$150,000	0.72	0.20	\$6	\$50	\$30	\$1,466
				\$500,000	\$150,000	0.72	0.20	\$4	\$50	\$30	\$1,864
	Contents*		\$150,000	\$130,000	0.89	0.25					\$1,207
			\$300,000	\$130,000	0.89	0.25					\$1,582
			\$500,000	\$130,000	0.89	0.25					\$2,082
	+1 (above HAG)	Structure	\$150,000	\$150,000	1.41	0.75	\$6	\$50	\$30	\$2,201	
			\$300,000	\$150,000	1.41	0.75	\$6	\$50	\$30	\$3,326	
			\$500,000	\$150,000	1.41	0.75	\$4	\$50	\$30	\$4,824	
		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
With Estimated Base Flood Elevation ²	+2 or more BFE	Structure	\$150,000	\$150,000	0.30	0.09	\$6	\$50	\$30	\$536	
			\$300,000	\$150,000	0.30	0.09	\$6	\$50	\$30	\$671	
			\$500,000	\$150,000	0.30	0.09	\$4	\$50	\$30	\$849	
		Contents*	\$150,000	\$130,000	0.45	0.12					\$609
			\$300,000	\$130,000	0.45	0.12					\$789
			\$500,000	\$130,000	0.45	0.12					\$1,029
		0 to +1 BFE	Structure	\$150,000	\$150,000	0.56	0.17	\$6	\$50	\$30	\$926
				\$300,000	\$150,000	0.56	0.17	\$6	\$50	\$30	\$1,181
				\$500,000	\$150,000	0.56	0.17	\$4	\$50	\$30	\$1,519
	Contents*		\$150,000	\$130,000	0.80	0.23					\$1,086
			\$300,000	\$130,000	0.80	0.23					\$1,431
			\$500,000	\$130,000	0.80	0.23					\$1,891
	-1 BFE	Structure	\$150,000	\$150,000	2.44	1.04	\$6	\$50	\$30	\$3,746	
			\$300,000	\$150,000	2.44	1.04	\$6	\$50	\$30	\$5,306	
			\$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

- Notes: (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-Residential - No Basement/Enclosure									
<i>Coverage</i>		<i>Basic Insurance</i>		<i>Additional Insurance Rate</i>	<i>ICC Coverage</i>	<i>Expense Constant</i>	<i>Federal Policy Fee</i>	<i>Annual Premium</i>	
<i>Type</i>	<i>Amount</i>	<i>Limits</i>	<i>Rate</i>						
No Elevation Certificate	Structure	\$150,000	\$150,000	2.93	1.70	\$6	\$50	\$30	\$4,481
		\$300,000	\$150,000	2.93	1.70	\$6	\$50	\$30	\$7,031
		\$500,000	\$150,000	2.93	1.70	\$4	\$50	\$30	\$10,429
	Contents*	\$150,000	\$130,000	2.45	1.50				\$3,485
		\$300,000	\$130,000	2.45	1.50				\$5,735
		\$500,000	\$130,000	2.45	1.50				\$8,735

Footnotes:

¹ 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.**

Sample Flood Insurance Costs

Post-FIRM, Zones A0, AH

- Notes:
- (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 Basement" Buildings Only¹									
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
With Certification of Compliance² (A0B, AHB)	Structure	\$100,000	\$50,000	0.17	0.06	\$6	\$50	\$30	\$201
		\$150,000	\$50,000	0.17	0.06	\$6	\$50	\$30	\$231
		\$250,000	\$50,000	0.17	0.06	\$4	\$50	\$30	\$289
	Contents*	\$50,000	\$20,000	0.17	0.11				\$67
		\$75,000	\$20,000	0.17	0.11				\$95
		\$100,000	\$20,000	0.17	0.11				\$122
Without Certification of Compliance or Elevation³ Certificate	Structure	\$100,000	\$50,000	0.69	0.17	\$6	\$50	\$30	\$516
		\$150,000	\$50,000	0.69	0.17	\$6	\$50	\$30	\$601
		\$250,000	\$50,000	0.69	0.17	\$4	\$50	\$30	\$769
	Contents*	\$50,000	\$20,000	0.80	0.20				\$220
		\$75,000	\$20,000	0.80	0.20				\$270
		\$100,000	\$20,000	0.80	0.20				\$320

Non-Residential - "No Basement" Buildings Only¹									
	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Expense Constant	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate					
With Certification of Compliance² (A0B, AHB)	Structure	\$150,000	\$150,000	0.17	0.06	\$6	\$50	\$30	\$341
		\$300,000	\$150,000	0.17	0.06	\$6	\$50	\$30	\$431
		\$500,000	\$150,000	0.17	0.06	\$4	\$50	\$30	\$549
	Contents*	\$150,000	\$130,000	0.17	0.11				\$243
		\$300,000	\$130,000	0.17	0.11				\$408
		\$500,000	\$130,000	0.17	0.11				\$628
Without Certification of Compliance or Elevation³ Certificate	Structure	\$150,000	\$150,000	0.80	0.30	\$6	\$50	\$30	\$1,286
		\$300,000	\$150,000	0.80	0.30	\$6	\$50	\$30	\$1,736
		\$500,000	\$150,000	0.80	0.30	\$4	\$50	\$30	\$2,334
	Contents*	\$150,000	\$130,000	1.59	0.25				\$2,117
		\$300,000	\$130,000	1.59	0.25				\$2,492
		\$500,000	\$130,000	1.59	0.25				\$2,992

- Footnotes:
- ¹ **Zones A0, AH Buildings With Basement/Enclosure: SUBMIT FOR RATING.**
 - ² **"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.
 - ³ **"Without Certification" 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.