

**Table 7-2. Sample NFIP Flood Insurance Premiums for Buildings in Zone A;  
\$250,000 Building/\$100,000 Contents Coverage**

Floor Elevation above BFE	Reduction in Annual Flood Premium	Annual Premium	Savings
0	0%	\$ 1,622	\$ 0
1 foot	45%	\$ 897	\$ 725
2 feet	61%	\$ 638	\$ 984
3 feet	66%	\$ 548	\$ 1,074
4 feet	67%	\$ 530	\$ 1,092

Rates as of May 2011 per the National Flood Insurance Program Flood Insurance Manual (FEMA 2011) for a Zone V structure free of obstruction. Rates include building (\$250,000), contents (\$100,000), and associated fees, including increased cost of compliance.

**Table 7-3. Sample NFIP Flood Insurance Premiums for Buildings in Zone V Free of Obstruction Below the Lowest Floor; \$250,000 Building/\$100,000 Contents Coverage**

Floor Elevation above BFE	Reduction in Annual Flood Premium	Annual Premium	Savings
0	0%	\$ 7,821	\$ 0
1 foot	33%	\$ 5,256	\$ 2,565
2 feet	55%	\$ 3,511	\$ 4,310
3 feet	65%	\$ 2,764	\$ 5,057
4 feet	71%	\$ 2,286	\$ 5,535

Rates as of May 2011 per the National Flood Insurance Program Flood Insurance Manual (FEMA 2011) for a Zone V structure free of obstruction. Rates include building (\$250,000), contents (\$100,000), and associated fees, including increased cost of compliance; premium to be determined by NFIP underwriting.