



# THILL - DEMERLY AGENCY, INC.

## INSURANCE SERVICES

CELEBRATING OVER 75 YEARS!

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### Sample NFIP NON-RESIDENTIAL Flood Insurance Pricing \*

BUILDING WITHOUT A BASEMENT, PreFIRM (in Town of Lancaster, NY this means built before 12/1/81)

Legend for flood zones:  
 Zone X = moderate & low-risk      Zone A = A high-risk

### Three flood insurance programs displayed: Preferred Risk, zone X and zone A.

Bldg Limit***	1,000 deductible		5,000 deductible		10,000 deductible		20,000 deductible		50,000 deductible		Bldg Limit***
	zone X	zone A (high-risk)	zone X	zone A (high-risk)	zone X	zone A (high-risk)	zone X	zone A (high-risk)	zone X	zone A (high-risk)	
1,000	54	118	53	117	52	116	51	115	49	114	1,000
2,000	62	128	60	125	58	124	56	121	53	119	2,000
3,000	71	136	68	133	65	130	61	126	57	123	3,000
5,000	88	154	83	148	78	144	72	137	65	131	5,000
10,000	130	197	119	186	111	176	98	164	85	152	10,000
12,000	147	215	134	201	124	190	109	175	93	160	12,000
14,000	164	232	149	216	137	203	119	185	102	168	14,000
15,000	173	241	157	224	144	210	125	191	106	173	15,000
18,000	198	266	179	246	164	229	141	207	118	185	18,000
20,000	215	284	194	261	177	243	151	218	126	193	20,000
22,000	232	302	209	277	190	256	162	229	134	202	22,000
25,000	258	328	231	299	210	276	178	245	146	214	25,000
30,000	300	371	268	337	243	309	204	272	166	235	30,000
35,000	343	416	306	375	276	343	231	299	187	256	35,000
40,000	385	459	343	412	309	376	258	326	207	276	40,000
45,000	428	503	380	450	342	409	284	353	227	297	45,000
50,000/50,000	567	50,000	470	546	417	488	374	442	311	380	50,000
55,000	513	590	455	526	408	476	338	407	267	339	55,000
60,000	555	633	491	563	440	508	364	434	287	359	60,000
65,000	598	677	529	601	474	542	391	461	308	380	65,000
75,000	683	764	603	677	539	608	444	515	348	422	75,000
80,000	725	807	640	714	572	641	470	542	368	442	80,000
85,000	768	851	678	752	605	675	497	569	388	463	85,000
90,000	810	894	714	790	638	708	523	596	408	484	90,000
100,000/50,000	759	100,000	895	982	789	865	704	774	576	650	100,000
125,000	1108	1200	975	1055	869	940	709	785	550	629	125,000
150,000/50,000	902	150,000	1320	1417	1033	1106	842	919	651	733	150,000
175,000	1533	1636	1347	1432	1198	1272	975	1054	752	837	175,000
200,000/50,000	1051	200,000	1593	1980	1400	1731	1245	1535	1013	1268	200,000
225,000	1653	2328	1452	2028	1291	1796	1060	1480	809	1164	225,000
250,000/50,000	1151	250,000	1713	2668	1338	2059	1088	1693	837	1328	250,000
275,000	1773	3011	1557	2624	1384	2320	1125	1906	866	1492	275,000
300,000/50,000	1257	300,000	1833	3356	1610	2923	1431	2583	1163	2119	300,000
325,000	1893	3699	1662	3220	1477	2844	1200	2332	923	1819	325,000
350,000/50,000	1314	350,000	1953	4043	1715	3519	1238	2545	951	1983	350,000
375,000	2013	4387	1767	3816	1570	3368	1275	2757	980	2147	375,000
400,000/50,000	1377	400,000	2073	4731	1820	4115	1313	2971	1008	2311	400,000
425,000	2133	5074	1872	4412	1663	3892	1350	3183	1037	2474	425,000
450,000/50,000	1446	450,000	2193	5419	1710	4155	1388	3396	1065	2638	450,000
475,000	2253	5762	1977	5009	1756	4416	1425	3609	1094	2802	475,000
500,000/50,000	1521	500,000	2312	6092	2029	5292	1802	4664	1462	3807	500,000
100	48 Min Prem										
Building/Contents** Preferred Risk Program	Bldg Limit***	1,000 deductible zone X zone A	5,000 deductible zone X zone A	10,000 deductible zone X zone A	20,000 deductible zone X zone A	50,000 deductible zone X zone A	Bldg Limit***				

\* other limits and deductibles are available.

Zones A and X rates eff. 10/1/2011

\*\* for contents above ground level. Other contents limits are available. 10 choices for building limit.

Preferred Risk Rates eff. 01/01/2011

\*\*\* contents coverage is NOT included in these zone X and zone A quotes. Contents coverage is available at add'l cost.

**Grandfather Rule:** Customers who buy a Preferred Risk or Zone X rated policy before their property is reclassified into the high-risk zone A, or soon after, and maintain continuous coverage, can lock-in moderate & low-risk zone X rates. It will always renew at zone X rates, rather than high-risk zone A rates.

**NOTE: Your policy issued at Preferred Risk or Zone X rates can later be assigned to the future new property owner.** This makes selling your property in the flood zone much easier and increases the market value of your property.

No mortgage, line of credit or home equity? Consider buying a minimum premium policy to lock in moderate & low-risk zone X rates. Current minimum premium is \$46/year for \$100 of building coverage with a \$1,000 deductible.

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FloodRates 2011OctD.xls NonResNoBsm

Preferred Mutual Insurance Co Norwich, NY

10/19/2011

Auto • Home • Long Term Care

— THANK GOD FOR ALL YOU HAVE —