



# THILL - DEMERLY AGENCY, INC.

## INSURANCE SERVICES

CELEBRATING OVER 75 YEARS!

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

**BUILDING WITH 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: zone X, zone A and Preferred Risk.

| Bldg Limit***    | 1,000 deductible |        | 5,000 deductible |        | 10,000 Deductible |        | 20,000 deductible |        | 50,000 deductible |        | Bldg Limit*** | 1,000 deductibles<br>Preferred Risk Program<br>Building/Contents** |                                                           |
|------------------|------------------|--------|------------------|--------|-------------------|--------|-------------------|--------|-------------------|--------|---------------|--------------------------------------------------------------------|-----------------------------------------------------------|
|                  | zone X           | zone A | zone X           | zone A | zone X            | zone A | zone X            | zone A | zone X            | zone A |               |                                                                    |                                                           |
| 50,000           | 590              | 572    | 522              | 510    | 467               | 462    | 386               | 396    | 304               | 330    | 50,000        | 50,000/50,000 897                                                  |                                                           |
| 75,000           | 863              | 803    | 761              | 711    | 679               | 638    | 556               | 539    | 434               | 440    | 75,000        |                                                                    |                                                           |
| 100,000          | 1135             | 1,034  | 999              | 911    | 890               | 814    | 726               | 682    | 563               | 550    | 100,000       |                                                                    | 100,000/50,000 1,271                                      |
| 125,000          | 1408             | 1,265  | 1238             | 1,111  | 1101              | 990    | 897               | 825    | 692               | 660    | 125,000       |                                                                    | 150,000/50,000 1,546                                      |
| 150,000          | 1680             | 1,496  | 1476             | 1,311  | 1312              | 1,166  | 1067              | 968    | 822               | 770    | 150,000       |                                                                    | 200,000/50,000 1,695                                      |
| 175,000          | 1953             | 1,727  | 1715             | 1,511  | 1524              | 1,342  | 1238              | 1,111  | 951               | 880    | 175,000       |                                                                    | 250,000/50,000 1,800                                      |
| 200,000          | 2041             | 2,066  | 1792             | 1,805  | 1592              | 1,600  | 1293              | 1,321  | 993               | 1,042  | 200,000       |                                                                    | 300,000/50,000 1,916                                      |
| 225,000          | 2128             | 2,404  | 1868             | 2,098  | 1659              | 1,858  | 1347              | 1,530  | 1034              | 1,203  | 225,000       |                                                                    | 350,000/50,000 2,044                                      |
| 250,000          | 2216             | 2,743  | 1945             | 2,392  | 1728              | 2,116  | 1402              | 1,740  | 1076              | 1,364  | 250,000       |                                                                    | 400,000/50,000 2,128                                      |
| 275,000          | 2303             | 3,082  | 2021             | 2,685  | 1795              | 2,374  | 1456              | 1,950  | 1118              | 1,525  | 275,000       |                                                                    | 450,000/50,000 2,224                                      |
| 300,000          | 2391             | 3,421  | 2098             | 2,979  | 1863              | 2,632  | 1511              | 2,159  | 1159              | 1,687  | 300,000       |                                                                    | 500,000/50,000 2,329                                      |
| 325,000          | 2478             | 3,759  | 2174             | 3,272  | 1931              | 2,890  | 1566              | 2,369  | 1201              | 1,848  | 325,000       |                                                                    |                                                           |
| 350,000          | 2566             | 4,098  | 2251             | 3,566  | 1999              | 3,148  | 1621              | 2,579  | 1242              | 2,009  | 350,000       |                                                                    |                                                           |
| 375,000          | 2653             | 4,436  | 2327             | 3,859  | 2066              | 3,406  | 1675              | 2,788  | 1284              | 2,170  | 375,000       |                                                                    |                                                           |
| 400,000          | 2741             | 4,775  | 2404             | 4,153  | 2134              | 3,664  | 1730              | 2,998  | 1326              | 2,332  | 400,000       |                                                                    |                                                           |
| 425,000          | 2828             | 5,113  | 2480             | 4,446  | 2202              | 3,922  | 1784              | 3,207  | 1367              | 2,493  | 425,000       |                                                                    |                                                           |
| 450,000          | 2916             | 5,452  | 2557             | 4,740  | 2270              | 4,180  | 1839              | 3,417  | 1409              | 2,654  | 450,000       |                                                                    |                                                           |
| 475,000          | 3003             | 5,791  | 2633             | 5,033  | 2337              | 4,438  | 1894              | 3,627  | 1450              | 2,815  | 475,000       |                                                                    |                                                           |
| 500,000          | 3090             | 6,115  | 2709             | 5,312  | 2405              | 4,681  | 1948              | 3,821  | 1491              | 2,962  | 500,000       |                                                                    |                                                           |
| 100,000 Min Prem | zone X           | zone A | zone X           | zone A | zone X            | zone A | zone X            | zone A | zone X            | zone A | Bldg limit*** |                                                                    | Building/Contents** \$1000 deds<br>Preferred Risk Program |

\* Other limits and deductibles are available.

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

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

Zones A and X rates eff. 10/1/2011  
 Preferred Risk Rates eff. 01/01/2011

**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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— THANK GOD FOR ALL YOU HAVE —