



# THILL - DEMERLY AGENCY, INC.

INSURANCE SERVICES

CELEBRATING OVER 75 YEARS!

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## Sample NFIP Residential Flood Insurance Pricing \*

### Home WITHOUT a Basement

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.

Preferred Risk Program 9 choices			zone X moderate & low-risk		zone A high-risk		zone X moderate & low-risk		zone A high-risk	
1,000 deductible on bldg & contents			1,000 deductible		1,000 deductible		5,000 deductible		5,000 deductible	
<b>Building</b>	<b>Contents**</b>		<b>Building***</b>			<b>Building***</b>				
1. \$20,000	\$8,000	\$129	\$20,000	\$227	\$273	\$20,000	\$188	\$238		
2. \$30,000	\$12,000	\$160	\$30,000	\$318	\$355	\$30,000	\$259	\$302		
3. \$50,000	\$20,000	\$211	\$50,000	\$500	\$519	\$50,000	\$402	\$429		
4. \$75,000	\$30,000	\$247	\$75,000	\$627	\$707	\$75,000	\$502	\$576		
5. \$100,000	\$40,000	\$274	\$100,000	\$687	\$884	\$100,000	\$549	\$715		
6. \$125,000	\$50,000	\$294	\$125,000	\$747	\$1,061	\$125,000	\$596	\$853		
7. <b>\$150,000</b>	<b>\$60,000</b>	<b>\$313</b>	<b>\$150,000</b>	<b>\$807</b>	<b>\$1,239</b>	<b>\$150,000</b>	<b>\$643</b>	<b>\$992</b>		
8. \$200,000	\$80,000	\$343	\$175,000	\$867	\$1,416	\$175,000	\$690	\$1,131		
9. \$250,000	\$100,000	\$365	\$200,000	\$927	\$1,594	\$200,000	\$737	\$1,269		
			\$225,000	\$987	\$1,771	\$225,000	\$784	\$1,408		
			\$250,000	\$1,046	\$1,933	\$250,000	\$831	\$1,531		
			\$100 \$46Min Prem							

\* other limits are available

\*\* for contents above ground level.

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

Zones A and X Rates Eff. 10/01/2011

Preferred Risk Rates Eff. 01/01/2011

**Grandfather Rule:** Customers who buy a policy before their property is reclassified into the high-risk zone A, or soon after, and maintain continuous coverage, can lock in cheaper rates in either of the following ways.

- 1) Eligible customers can purchase a Preferred Risk Program policy for up to two years, and it will later always renew at moderate & low-risk zone X rates, rather than high-risk zone A rates.
- 2) A policy issued at moderate & low-risk zone X rates will continue at those 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 a home in the flood zone much easier and increases the market value of your home.

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 \$1000 deductible.

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