

EMERGENCY MANAGEMENT INFO

THE RISK IS REAL

A flood starts with a single drop of water-but it doesn't stop there. All it takes is one persistent thunderstorm and suddenly, water is rushing under your door. Without flood insurance you would have to pay for ruined walls, furniture, floors, rugs, baseboards, electronics and more. Buying affordable flood insurance lessens your financial burden, and makes it faster and easier to repair the damage and make your house a home again.

More than 80 insurance companies offer preferred risk flood insurance from the National Flood Insurance Program (NFIP) and whichever company you use, it's sold at the same low price, as shown in the chart below provided by FEMA NFIP. For more information, visit, www.floodsmart.gov or call 1-800-427-2419.

Local info contact:
 Calvin Bonenberger,
 Emergency Services Management Administrator
 at 610 825 3535
 or cbonenberger@whitemarshtwp.org

PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL

PRP Premiums for Zones B, C, X (Pre-/Post-FIRM)

BUILDING & CONTENTS ¹			CONTENTS ONLY ^{1,4}		
COVERAGE	Annual Premium ^{2,3}		COVERAGE	Annual Premium ²	
	w/o Basement or Enclosures	w/ Basement or Enclosure		Contents Above Ground (more than one floor)	All Other Locations (Basement only not eligible)
\$ 20,000/8,000	\$ 119	\$ 144	\$ 8,000	\$ 39	\$ 58
30,000/12,000	148	173	12,000	53	80
50,000/20,000	196	221	20,000	81	113
75,000/30,000	230	260	30,000	93	130
100,000/40,000	257	287	40,000	105	147
125,000/50,000	277	307	50,000	117	164
150,000/60,000	296	326	60,000	129	181
200,000/80,000	326	361	80,000	153	201
250,000/100,000	348	388	100,000	177	221

Note: Residential condominium associations are not eligible for the Preferred Risk Policy. Individual residential condominium units in residential condominium buildings are eligible for the Preferred Risk Policy. In addition, individual residential condominium unit owners in nonresidential condominium buildings are only eligible for contents coverage. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$13.00.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴Contents only policies are not available for contents located in basement only.

