

National Flood Insurance Program Oct. 1, 2009 Change Summary

Standard Deductible

Old	New	
\$500	Post-FIRM	\$1,000
	Pre-FIRM	\$2,000*

**Pre-FIRM buy back to \$1,000 is limited to within 60 days from date of renewal.*

Insurance Limits

<u>Basic Policy</u>			<u>Maximum Policy Limit</u>
1-4 Family Dwelling			
Old	New		
\$50,000	\$60,000		No Change (\$250,000)
Other Residential			
Old	New		
\$150,000	\$175,000		No Change (\$250,000)
Non-residential			
Old	New		
\$150,000	\$175,000		No Change (\$500,000)
Residential CONTENTS			
Old	New		
\$20,000	\$25,000		No Change (\$100,000)
Non-residential CONTENTS			
Old	New		
\$130,000	\$150,000		No Change (\$500,000)

EMERGENCY PROGRAM IS UNCHANGED

A Zone Rates increase 8% to 10%.

X Zone Rates increase 8%.

Preferred Risk Policy is unchanged.

Note: Paper FIRMs no longer available. Replaced with Digital FIRMs.