

NATOMAS BASIN FLOOD INSURANCE RATES¹ PREFERRED RISK VS. STANDARD X POLICY

	Annual Premium ² Single Family Home
<ul style="list-style-type: none"> • Currently, flood insurance is encouraged but not mandatory. • Residents may purchase Preferred Risk Policy (PRP), good for 1 year. Thereafter a Standard Flood Insurance Policy must be purchased. 	\$348 ³ (PRP)
<p>For homes permitted <i>after</i> September 15, 1978</p> <ul style="list-style-type: none"> • After new FIRMs become effective flood insurance becomes mandatory for residents with Federally-backed mortgages. • Homes permitted after 9/15/78 will qualify for Standard X policy 	\$768 ⁴ \$1250 ⁵
<p>For homes permitted <i>before</i> September 15, 1978</p> <ul style="list-style-type: none"> • After new FIRMs become effective flood insurance becomes mandatory for residents with Federally-backed mortgages. • Homes permitted before 9/15/78 <i>without a PRP</i> in place before the new maps go into effect will pay a different rate. • Homes permitted before 9/15/78 with a PRP in place before the new maps go into effect will qualify for a Standard X policy 	\$1175 ⁴ \$1901 ⁵ \$768 ⁴ \$1250 ⁵

¹The City anticipates new Flood Insurance Rate Maps (FIRMs) will be effective December 8, 2008

²Based on rates effective May 2008

³Includes \$250,000 coverage for structure and \$100,000 coverage for contents.

⁴Includes \$250,000 coverage for structure with a \$500 deductible and City of Sacramento Community Rating System (CRS) Discount. Contents coverage is extra and not mandatory.

⁵Includes \$250,000 coverage for structure and \$100,000 coverage for contents and City of Sacramento Community Rating System (CRS) Discount. Higher deductible lines are available; contact you insurance agent for more information.

