

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. PRPs may be renewed each year until new maps go into effect. Thereafter a Standard Flood Insurance Policy must be purchased. 	\$317 ³ (PRP)
<ul style="list-style-type: none"> • After new FIRMs become effective flood insurance becomes mandatory for residents with Federally-backed mortgages. • Most residents in Natomas will qualify to purchase a “Standard X” policy 	\$695 ⁴ (SXP) \$1129 ⁵ (SXP)

¹The City anticipates new Flood Insurance Rate Maps (FIRMs) will be effective end of 2008

²Based on rates effective May 2007

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) 10% Discount. Contents coverage is extra and not mandatory.

⁵ Includes \$250,000 coverage for structure and \$100,000 coverage for contents and City of Sacramento Community Rating System (CRS) 10% Discount. Higher deductible limes are available; contact you insurance agent for more information.