

EFFECTIVE JANUARY 1, 2021

**PRP TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE ²			WITHOUT BASEMENT OR ENCLOSURE ³		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$161	\$ 20,000	\$ 8,000	\$127
\$ 30,000	\$ 12,000	\$203	\$ 30,000	\$ 12,000	\$168
\$ 50,000	\$ 20,000	\$271	\$ 50,000	\$ 20,000	\$236
\$ 75,000	\$ 30,000	\$326	\$ 75,000	\$ 30,000	\$286
\$100,000	\$ 40,000	\$361	\$100,000	\$ 40,000	\$323
\$125,000	\$ 50,000	\$382	\$125,000	\$ 50,000	\$342
\$150,000	\$ 60,000	\$405	\$150,000	\$ 60,000	\$367
\$200,000	\$ 80,000	\$452	\$200,000	\$ 80,000	\$405
\$250,000	\$100,000	\$488	\$250,000	\$100,000	\$436

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 25	\$ 8,000	\$ 50
\$ 12,000	\$ 47	\$ 12,000	\$ 84
\$ 20,000	\$ 88	\$ 20,000	\$132
\$ 30,000	\$108	\$ 30,000	\$158
\$ 40,000	\$123	\$ 40,000	\$181
\$ 50,000	\$140	\$ 50,000	\$204
\$ 60,000	\$157	\$ 60,000	\$226
\$ 80,000	\$188	\$ 80,000	\$253
\$100,000	\$221	\$100,000	\$281

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.