

Are You Getting Your CRS Discount?

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$3,613.00
CONTENTS	\$23,000	\$635.00
Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.		
	ICC Premium:	\$75.00
	Community Rating Discount:	\$815.00
	FULL RISK PREMIUM:	\$3,508.00
	Statutory Discounts	
	Annual Increased Cap Discount:	\$1,323.00
	DISCOUNTED PREMIUM:	\$2,185.00
	Reserve Fund Assessment:	\$393.00
	Federal Policy Service Fee:	\$47.00
	HFIAA Surcharge:	\$25.00
	TOTAL WRITTEN PREMIUM AND FEES	\$2,650.00

THIS IS NOT A BILL

Premium Paid by: Insured

Discount Applied

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION			Rate Category: FEMA Rating Engine
Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 500,000	\$ 5,000	\$ 7,412.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -26.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 7,461.00
STATUTORY DISCOUNTS			Annual Increase Cap Discount: \$ -3,595.00
			Discounted Premium: \$ 3,866.00
FEES AND SURCHARGES			Reserve Fund Assessment: \$ 696.00
			Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
			Federal Policy Fee: \$ 47.00
TOTAL REVISED ANNUAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES			\$ 4,859.00

Discount NOT Applied

The City of Key Colony Beach is a participant in the FEMA Community Rating System (CRS) Program that offers participating communities and their constituents savings on National Flood Insurance Program (NFIP) backed Flood Insurance policies based on their Rating Class. As a Class 7-Rated Community, Key Colony Beach homeowners with NFIP-backed policies receive up to 15% off their Flood Insurance. If you have NFIP-backed Flood Insurance, please check your bill to ensure that you are receiving your discount; and if you are not, please contact Key Colony Beach's CRS Coordinator, Karl Bursa at (305) 289-1212 x130 or via e-mail at buildingassistant@keycolonybeach.net