

Table 2. Maximum Amount of Insurance Available for the Emergency and Regular Programs^{1,2}

Building Occupancy	Emergency Program	Regular Program Basic Insurance Limits	Regular Program Additional Insurance Limits	Regular Program Total Insurance Limits
Building Coverage				
Single-Family Dwelling	\$35,000 ³	\$60,000	\$190,000	\$250,000
2–4 Family Building	\$35,000 ³	\$60,000	\$190,000	\$250,000
Other Residential Building	\$100,000 ⁵	\$175,000	\$325,000	\$500,000
Non-Residential Building (including Business Buildings and Other Non-Residential Buildings) ⁴	\$100,000 ⁵	\$175,000	\$325,000	\$500,000
Contents Coverage				
Residential Property ⁶	\$10,000	\$25,000	\$75,000	\$100,000
Non-Residential Business, Other Non-Residential Property ⁴	\$100,000	\$150,000	\$350,000	\$500,000

1. Table 2 provides the maximum coverage amounts available under the Emergency Program and the Regular Program, and the columns cannot be aggregated to exceed the limits in the Regular Program, which are established by statute. The aggregate limits for building coverage are the maximum coverage amounts allowed by statute for each building included in the relevant occupancy category.
2. These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums heading in this section for the basic insurance limits and maximum amount of insurance available under the RCBAP.
3. In Alaska, Guam, Hawaii, and the U.S. Virgin Islands, the amount available is \$50,000.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to Table 7. Building Occupancy Types in this section of the manual.
5. In Alaska, Guam, Hawaii, and the U.S. Virgin Islands, the amount available is \$150,000.
6. The Residential Property occupancy category includes the Single Family, 2–4 Family, Other Residential, and Residential Condominium occupancies.

3. Application Forms

Write a policy using one of two different application forms, selecting the appropriate form based on the guidance below.

- Flood Insurance Application:
 - Use this application to write most policies, including RCBAPs.
- Preferred Risk Policy and Newly Mapped Application:
 - Use this application for buildings located outside of an SFHA (zones B, C, X, D), or in an AR or A99 zone on the current effective Flood Insurance Rate Map (FIRM) that are eligible for PRPs.
 - Use this application for buildings newly mapped from a non-SFHA into an SFHA that are eligible for the Newly Mapped rating procedure.
 - See the PRP and Newly Mapped headings in this section for eligibility requirements.