

PROPERTY

Excess Flood Insurance

Our Excess Flood Insurance Program is specifically designed for home or business owners who already have the maximum amount of coverage available under the National Flood Insurance Program (NFIP) or private flood carrier but would need additional coverage in a claim event.



BENEFITS

- A rated carriers - coverage issued by A-rated insurers
- Wide availability - Single family homes, warehouses, condominiums, apartment complexes, office buildings, hotels / motels, restaurants, shopping centers, timeshares, co-ops
- Simple underwriting - based on elevation, flood zone, number of stories, distance to water, foundation and construction type
- Generous limits - up to \$20M in combines limits for building and contents

COVERAGE INFORMATION

- Contents coverage available for residential and non-residential properties located in all flood zones
- Building and contents losses are adjusted at replacement cost
- Additional Living Expense and Business Income coverage

INELIGIBLE RISK

- Manufactured or mobile homes
- Boat houses
- Structures not built on permanent foundations
- Locations with more than two losses in the last five years or locations with any one loss in excess of \$150,000
- Buildings located partially or entirely over water
- Container-type buildings
- Risks under the NFIP's Emergency Program, under probation, or located in Non- Participating communities

LIMITS

- | | | | |
|------------|-------|------------------|--------|
| • Building | \$20M | • ALE / BI | \$500K |
| • Contents | \$2M | • Total Combined | \$20M |

Get a Flood quote now!

Please submit a copy of the Excess Flood Application.



 BROKERAGE

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