



## PRIVATE PRIMARY FLOOD INSURANCE PROGRAM

### AVAILABLE LIMITS

**Building & Contents:** \$5M combined on any one building per occurrence (building and contents)

**BI/Rents:** \$500,000 per occurrence

### ELIGIBLE PROPERTIES

Residential & Commercial buildings

Condo's - Minimum of 4 stories, positively elevated A +V zones, Max TIV \$50M (we can write a primary \$5M and excess of \$45M)

### COVERAGES AVAILABLE

Buildings and Contents coverage mirrors the NFIP form and is Lender Compliant

Business Income/Rental Value (incl Extra Expense)

Contents only

### MINIMUM ATTACHMENT POINTS

\$2,000 per occurrence in respect of Primary Buildings coverage

\$2,000 per occurrence in respect of Primary Contents coverage

14 day waiting period in respect of Business Income/Rental Value coverage

### WAITING PERIODS

No waiting period for mortgage loan closings

7 days waiting period in respect of Coastal (Tier 1 and 2) risks

14 day waiting period for inland risks

### EXCLUSIONS

Properties located in a community currently in an Emergency Program

Coverage for mobile homes

Medical Equipment

Perishable Goods, including food and/or drink

Business Income and/or Rental Value only coverage

### PROGRAM BENEFITS

Replacement Cost coverage for building & contents

Ability to schedule multiple locations into one policy

Competitive rates based on tier county locations

Policy wording accepted by Lenders

### SUBMISSION REQUIREMENTS

NFIP/Acord Application or renewing NFIP Dec Page

Elevation Certificate needed for Post Firm A or V zones to bind coverage

Excel SOV for multiple locations

Confirmation of "no prior flood losses"

### UNDERWRITING CONTACTS

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## EXCESS FLOOD INSURANCE

### AVAILABLE LIMITS

**Building & Contents:** \$45M combined on any one building per occurrence (building and contents)

**BI/Rents:** \$500,000 per occurrence

### ELIGIBLE PROPERTIES

Nationwide

Residential & Commercial buildings

Condo's - Minimum of 4 stories, positively elevated A +V zones, Max TIV \$50M (we can write a primary \$5M and excess of \$45M)

### COVERAGES AVAILABLE

Buildings and Contents coverage

Business Income/Rental Value (incl Extra Expense)

Contents only

Earthquake (\$10M)

### MINIMUM ATTACHMENT POINTS

Minimum Earned Premium:

\$500 Residential

\$1000 Commercial

50% of Gross Written Premium

14 day waiting period in respect of Business Income/Rental Value coverage

### WAITING PERIODS

No waiting period for mortgage loan closings

7 days waiting period in respect of Coastal (Tier 1 and 2) risks

14 day waiting period for inland risks

### EXCLUSIONS

Properties located in a community currently in an Emergency Program

Coverage for mobile homes

Medical equipment

Perishable Goods, including food and/or drink

Business Income and/or Rental Value only coverage

Properties built on stilts over water

Soft costs in respect of construction risks

### PROGRAM BENEFITS

Replacement Cost coverage for building & contents

Ability to schedule multiple locations into one policy

Competitive rates based on tier county locations

Policy wording accepted by Lenders

### SUBMISSION REQUIREMENTS

NFIP/Acord Application or renewing NFIP Dec Page

Elevation Certificate needed for Post Firm A or V zones to bind coverage

Excel SOV for multiple locations

Confirmation of "no prior flood losses"

Surplus Lines Brokers Responsibility Statement

Signed TRIA notice if applicable

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