

# Navigating the Rising Risks

## Primary & Excess Flood Programs

For residential & commercial risks

With flood risks rising in all areas of the country you need comprehensive coverage options.

## PRIMARY & EXCESS FLOOD PROGRAMS

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We offer private flood coverage for residential and commercial buildings. A wait period of only 14 days (as opposed to NFIP required 30) and the ability to schedule multiple locations into one policy are just a few of the features that make these programs so attractive.

## PROGRAM BENEFITS

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- 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
- Basement coverage available for positively elevated A and V zones
- Deductible Buy Down Options also available

## PROGRAM HIGHLIGHTS

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### Primary Flood:

- Building & Contents – \$5mil combined on any one building
- Business Income – \$500,000

### Eligible properties:

- Residential & Commercial buildings
- Condos – Minimum of 4 stories, positively elevated A and V zones, Max TIV \$50mil (primary \$5mil)

### Excess Flood:

- Available for risks above and beyond NFIP primary limits for all flood zones in all states.
- Locations with values up to \$45mil per property acceptable
- Additional limits can be obtained if needed

### Eligible properties:

- Residential & Commercial buildings
- Condos – Min of 4 stories, positively elevated A and V zones, Max TIV \$50mil (excess of \$45mil)