rev. 09052017

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"

DUAL
PRIVATE PRIMARY FLOOD
ONLINE RATER