

EXCESS FLOOD

DUAL

Specifically designed for residential or commercial business owners who have the maximum amount of coverage available under the National Flood Insurance Program (NFIP) but need additional excess coverage to protect their higher-valued assets.

HIGHLIGHTS

- Nationwide program
- Non-Admitted Paper

BENEFITS

- Replacement Cost adjustment on certain risks
- Business Interruption/Loss of Rents
- Additional Living Expense
- Minimum Deductible - \$1,000
- No Elevation Certificate needed on certain risks
- Basement coverage available on certain risks
- Lender acceptance of policy wording
- Can schedule multiple locations under one master policy

COMMERCIAL CLASS TARGETS

- Condominiums
- Apartment Buildings
- Strip Malls & Shopping Centers
- Warehouse and Distribution
- Hotel & Motel
- Office Buildings
- LRO's
- Vacant Risks
- Nursing Homes
- Assisted Living
- Light manufacturing
- Light Industrial
- Schools
- Churches
- Health & Country Clubs
- Convenience Stores

UNDERWRITING CONTACTS

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LIMITS

- Excess Flood Limits - \$15,000,000 combined limits
- Business Income – Loss of Rents - \$500,000 limits

COMMERCIAL CLASS EXCLUSIONS

- Property located in a community currently in the Emergency, Suspended or on Probation
- Properties built on stilts over water
- Mobile & Prefabricated Homes
- Medical Equipment
- Perishable goods – including food or drink
- Business Income for Rental Values only coverage Cold Storage Facilities
- Explosive/Fireworks Manufacturers
- Fertilizer Manufacturers
- Greenhouses
- Hospitals/Pharmaceutical Companies
- Waste Water Treatment Plants
- Sawmills/Lumberyards
- Poultry/Hog Farms
- Cannabis-related Facilities
- Chemical Manufacturing
- Oil and Gas Petrochemical
- Transmission and Distribution Lines
- Under Ground Mines
- Nuclear Facilities
- Bridges, Tunnels and Dams



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