



## RESIDENTIAL EXCESS

| BUILDING                        | CONTENTS                      | Temporary Living Expenses | Replacement Cost on Contents | Basement Contents | Unattached Structures | Pool Repair & Refill | Loss of Rental Income | Building Betterments & Improvements |
|---------------------------------|-------------------------------|---------------------------|------------------------------|-------------------|-----------------------|----------------------|-----------------------|-------------------------------------|
| \$4,000,000 max<br>\$50,000 min | \$500,000 max<br>\$10,000 min | ●                         | ●                            | ●                 | ●                     | ●                    | ●                     | ●                                   |

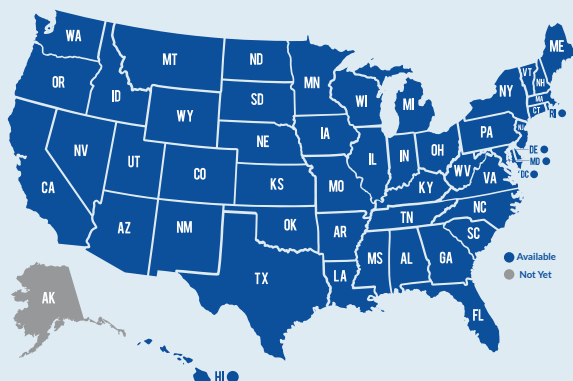
## COMMERCIAL & APARTMENTS EXCESS

|            | BUILDING  | CONTENTS  | Business Interruption | Replacement Cost on Building | Loss of Rental Income | Pool Repair & Refill | Basement Contents | Building Betterments & Improvements |
|------------|---|---|-----------------------|------------------------------|-----------------------|----------------------|-------------------|-------------------------------------|
| Commercial | \$4,000,000 <sub>max</sub><br>\$50,000 <sub>min</sub> | \$1,000,000 <sub>max</sub><br>\$10,000 <sub>min</sub> | ●                     | ●                            |                       | ●                    | ●                 | ●                                   |
| Apartments | \$10,000,000 <sub>max*</sub>                          | \$500,000 <sub>max</sub><br>\$10,000 <sub>min</sub>   |                       | ●                            | ●                     | ●                    | ●                 |                                     |

*\*per unit minimums apply*

## RCBAP EXCESS

| BUILDING                         | CONTENTS                      | Pool Repair & Refill  | Basement Contents   |
|----------------------------------|-------------------------------|---|---|
| \$15,000,000 max<br>\$50,000 min | \$500,000 max<br>\$10,000 min |  |  |



## THINGS TO KNOW

- All coverage amounts are in excess of the maximum available under the NFIP
- \$0 deductible
- Available in 49 states and Washington, D.C.
- 10-day waiting period
- No wait on real estate closings
- Minimum earned premiums apply

## EXAMPLE SCENARIOS

# WHEN SHOULD I OFFER THIS?

For customers with grandfathered NFIP policies, provide excess and optional coverages to fully protect their property and contents.

### RESIDENTIAL Your customer has a home with a replacement value of more than the NFIP's \$250,000 limit.

#### BUILDING

|                     |                |          |
|---------------------|----------------|----------|
| FULL PROPERTY VALUE |                | \$4.25mm |
| NFIP \$250k         | NEPTUNE EXCESS | \$4mm    |

#### CONTENTS

|                     |                |        |
|---------------------|----------------|--------|
| FULL CONTENTS VALUE |                | \$600k |
| NFIP \$100k         | NEPTUNE EXCESS | \$500k |

#### OPTIONAL PRIMARY COVERAGES

- Temporary Living Expenses \$20k
- Basement Contents \$10k
- Unattached Structures \$100k
- Pool Repair and Refill \$20k
- Loss of Rental Income \$20k

#### ENHANCED EXCESS COVERAGE

- Replacement Cost on Contents
- Building Betterments & Improvements

### COMMERCIAL Your customer wants to adequately cover their commercial property with a replacement value above \$500,000.

#### BUILDING

|                     |                |         |
|---------------------|----------------|---------|
| FULL PROPERTY VALUE |                | \$4.5mm |
| NFIP \$500k         | NEPTUNE EXCESS | \$4mm   |

#### CONTENTS

|                     |                |         |
|---------------------|----------------|---------|
| FULL CONTENTS VALUE |                | \$1.1mm |
| NFIP \$100k         | NEPTUNE EXCESS | \$1mm   |

#### OPTIONAL PRIMARY COVERAGES

- Business Interruption \$50k
- Pool Repair and Refill \$20k
- Basement Contents \$10k

#### ENHANCED EXCESS COVERAGE

- Replacement Cost on Building
- Building Betterments & Improvements

### RCBAP The value of the individual units in your customer's condo building is above the NFIP's \$250,000 limit.

#### EXAMPLE: 8 UNIT BUILDING Each unit valued at \$750,000

|                     |                |        |
|---------------------|----------------|--------|
| FULL PROPERTY VALUE |                | \$17mm |
| NFIP \$2mm          | NEPTUNE EXCESS | \$15mm |

#### OPTIONAL PRIMARY COVERAGES

- Pool Repair and Refill \$20k
- Basement Contents \$10k

### APARTMENTS Your customer has an apartment building with a replacement value above \$500,000.

#### BUILDING

|                     |                |          |
|---------------------|----------------|----------|
| FULL PROPERTY VALUE |                | \$10.5mm |
| NFIP \$500k         | NEPTUNE EXCESS | \$10mm   |

#### CONTENTS

|                     |                |        |
|---------------------|----------------|--------|
| FULL CONTENTS VALUE |                | \$600k |
| NFIP \$100k         | NEPTUNE EXCESS | \$500k |

#### OPTIONAL PRIMARY COVERAGES

- Loss of Rental Income \$500k
- Pool Repair and Refill \$20k
- Basement Contents \$10k

#### ENHANCED EXCESS COVERAGE

- Replacement Cost on Building

- All coverage amounts are in excess of the maximum available under the NFIP, even if purchased primary coverage is less than the NFIP maximum.

- Optional primary coverages are available once the associated building or contents coverage is purchased.
- View more details at [neptuneflood.com/excess](https://neptuneflood.com/excess)