



Hiscox FloodPlus Commercial

	NFIP	FloodPlus Commercial
Maximum limits	Building: \$500k BPP: \$500k	2.5 million combined coverage for Building, Business Personal Property, Business Income
Standard waiting period	30 Days	7 Days
Business Income coverage	NA	Available
Rental value coverage	NA	Available
Elevation certificate required for quote	Required	Not Required
Replacement Cost option on contents	NA	Available
Property covered in the basement	NA	Expanded coverage for property in a basement
Deductibles	Separate Deductibles (Dwelling/Contents)	Flat Deductible

***Available in all states except AK, HI, and KY**

Additional Product Highlights:

- Lender compliant and meets the definition of private flood insurance contained in 42 U.S.C. 4012a(b)(7).
- Targets all flood zones.
- Replacement Cost Coverage on the structure.
- Option for replacement cost coverage on contents.

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