

Residential Flood Reference Guide

Private-market alternative to the NFIP designed to protect dwellings in coastal and non-coastal areas across the U.S.

ELIGIBILITY

- ✔ Single-family dwellings located in the United States
- ✔ Multi (2 to 4) family dwellings including residential condominium buildings with a maximum of 4 units

Aggregate limit of **\$1.25M** for Primary or **Excess of NFIP** coverage; **\$1M** building limit; TIV up to **\$3M**

Elevation Certificates not required, but can be used to apply elevation credit

Valuation: Replacement Cost Value

Basement Coverage included

High Deductible options available

A.M. Best **"A"** rated carrier

Minimum Base Premium: \$400
Minimum Earned Premium: 25%



Coverages

Dwelling	Maximum Value: \$3,000,000 Maximum Limit: \$1,000,000
Other Structures	10% of Dwelling Limit can be applied
Personal Property	Maximum Limit: \$250,000
Loss of Use / Fair Rental	Maximum: 20% of Building Limit
Excess Coverage	Will treat primary policy as a deductible; Primary policy can be NFIP or Private Market; Full primary coverage limits (\$250k building, \$100k contents) must be purchased

DEDUCTIBLE OPTIONS

Will apply separately to building and contents coverage

- \$1,000
- \$2,000
- \$5,000
- \$10,000
- \$20,000

INELIGIBLE RISKS

- Dwellings undergoing extensive remodeling, renovation or construction affecting habitability
- Dwellings located in, on or over water, or seaward of mean high tide
- Mobile, manufactured, prefabricated, or container type buildings
- Condemned properties
- Log cabins
- Dwellings built prior to 1900
- Dwellings located within 500 feet of the coast that have a basement
- Other Coastal / River Restrictions may apply
- Properties located in: Monroe County, FL; South of Interstate 10 / Interstate 12, LA; Sacramento, CA; Block Island, RI; Fire Island, NY; Chesterfield Flats, MO; COBRA Zone; Barrier Islands