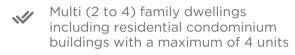


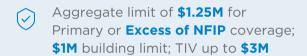
### **Residential Flood Reference Guide**

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

#### **ELIGIBILITY**













**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