

PROPERTY

# Commercial Flood Insurance

Flood coverage that protects a business and its income.

Our Commercial Flood Insurance Program provides a comprehensive flood solution for commercial exposures at competitive rates. Coverage offered exceeds the industry standard and protects businesses against the peril of flood.



## BENEFITS

- Lender-accepted NFIP Compliance Guarantee
- Competitive rates
- Business Income coverage and Extra Expense
- Replacement Cost coverage for building & contents
- No Elevation Certificate Required
- Ability to schedule multiple locations if located in the same state
- Deductible options from \$1,000 to \$100,000
- No HFIAA surcharge or reserve fund assessment
- Coverage issued by A-rated insurers

## TARGET PROPERTIES

Non-coastal locations of the following property types and characteristics:

- Office buildings
- Restaurants
- Apartment complexes
- Hotels / motels
- Shopping centers
- Risk with Replacement Value under \$15M

## RATING

All policies are individual rated based on a property's location, elevation, flood zone, number of stories, construction type, foundation type and loss history.

## INELIGIBLE RISKS

- Structures not built on permanent foundations or built over water
- Negatively elevated risks
- Risks under the NFIP's Emergency Program, under probation, or located in Non-Participating communities
- Risks subject to storm / tidal surge
- Risks with prior flood claims

## LIMITS

- Building - \$5M
- Contents - \$1M
- BI - \$500K
- Total Combined - \$5M

**Get a Flood quote now!**

Please submit a copy of the Commercial Flood Application.



 BROKERAGE

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