

# Private Primary Flood Insurance

## Residential and Commercial



### AVAILABLE LIMITS

- Building & Contents - \$5,000,000 combined on any single building
- Business Income - \$500,000

### ELIGIBLE PROPERTIES

- Residential & Commercial buildings
- Condos - Minimum of 4 Stories, positively elevated A +V zones, Max TIV \$50 (we can write a primary \$5M and excess of \$45M)

### COVERAGES AVAILABLE

- Buildings and Contents Coverage mirrors the NFIP form and is Lender Compliant
- Business Income / Rental Value (incl Extra Expense)
- Improvements and Betterments Coverage

### MINIMUM ATTACHMENT POINTS

- \$2,000 per occurrence in respect of Primary Buildings coverage
- \$2,000 per occurrence in respect of Primary Contents coverage
- 14 day waiting period in respect of Business Income / Rental Value coverage waiting periods
- No waiting period for mortgage loan closings
- 7 days waiting period for mortgage loan closings
- 7 days waiting period in respect of Coastal (Tier 1 and 2) risks
- 14 day waiting period for inland risks

### EXCLUSIONS

- Properties located in a community currently in an Emergency Program
- Coverage for mobile homes
- Medical Equipment
- Perishable Goods, including food and / or drink
- Business Income and / or Rental Value ONLY coverage
- Program Replacement Cost coverage for building & contents

### BENEFITS

- Ability to schedule multiple locations into one policy
- Competitive rates based on tier county

The coverage is available in all 50 states on a Surplus Lines basis. No elevation information is required for all Pre-Firm zone designations and any Post-Firm flood zones B,C, or X. Elevation information is required on all Post-Firm A or V zones.



 BROKERAGE

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