



# Excess Flood

Damages from flooding could be more than your standard flood insurance policy can protect. If your estimated cost to rebuild is higher than the limits, you need an Excess Flood Insurance policy to be sure that funds are available to repair your home or business.



## Eligible Properties

- Residential Dwelling (1-4 Family)
- Apartments, Multi-Family
- Condominiums
- Commercial properties

## Limits Available Per Occurrence

- \$15,000,000 all coverages combined (higher limits available on a submit for rating basis)

## Coverages Available

- Real Property
- Contents - household or business contents
- Loss of Income - net business income or loss of rent

## Minimum Earned Premiums: (Greater Of)

- Residential Dwellings (Primary and Secondary): \$500 or 50% of Gross Written Premium
- Apartments, Condos, Commercial Properties: \$1,000 or 50% of Gross Written Premium

## Exclusions

- Properties built on stilts over water
- Mobile, Manufactured and prefabricated buildings
- Soft costs in respect of construction risks
- Medical Equipment
- Food stuffs and perishable goods
- Contents not covered under an NFIP Policy located in basements
- Coastal Barrier Resource Act (CBRA Zones) or Non-NFIP Participating communities

## Submit for Rating

- Properties with Negative Elevations
- Contents and/or Loss of Income Only risks
- Properties located in V zones
- Building with TIV in excess of \$50 Million all coverages combined
- Construction risks over 15 months
- Risks where contents and/or business income values exceeds 50% of the TIV
- Risks with any prior flood losses

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