



Private Primary Flood

DUAL offers primary flood coverage through our revolutionary online rating portal as a competitive alternative to the NFIP.



Program Benefits

- Replacement Cost coverage for building & contents
- Ability to schedule multiple locations into one policy
- Competitive rates based on tier county locations
- Policy wording accepted by Lenders

Available Limits

- Building & Contents: \$3.5M combined on any one building per occurrence (building and contents)
- Business Income/Loss of Rents: \$500,000 per occurrence

Eligible Properties

- Residential & Commercial buildings
- Condos - Minimum of 4 stories, positively elevated A+V zones

Coverages Available

- Buildings and Contents coverage mirrors the NFIP form and is Lender Compliant
- Business Income/Rental Value (Including extra expense)

Minimum Attachment Points

- \$2,000 per occurrence in respect of Primary Building coverage
- \$2,000 per occurrence in respect of Primary Contents coverage

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

Submission Requirements

- NFIP/Acord Application or renewing NFIP Dec Page
- DUAL Supplemental
- Elevation Certificate needed for Post Firm A or V zones to bind coverage
- Excel SOV for multiple locations
- Confirmation of no prior flood losses
- Loss Runs

Underwriting Contacts

Thomas Becker

tbecker@dualcommercial.com
973-631-7575 X 161

Patrick Small

psmall@dualcommercial.com
973-631-7575 X 160

Teri Lawson

tlawson@dualcommercial.com
973-631-7575 X 162

Michael Culbert

mculbert@dualcommercial.com
973-631-7575 X 608

Luis Calderon

lcalderon@dualcommercial.com
973-631-7575 X 163

Amy Plaskon

aplaskon@dualcommercial.com
973-631-7575 X 190