

Coastal Flood Underwriters, LLC

“Covering your clients from Coast-to-Coast”

PRIVATE PRIMARY AND EXCESS FLOOD INSURANCE PROGRAM

AVAILABLE LIMITS:

- Building, Contents & Business Income: \$5.0M combined on any one building
- Business Income: up to \$500,000

ELIGIBLE PROPERTIES:

- Residential
- Commercial
- Apartment Buildings
- Condominiums

COVERAGES AVAILABLE:

- Buildings and Contents coverage mirrors the NFIP form and is Lender Compliant
- Business Income/Rental Value (includes Extra Expense)

MINIMUM ATTACHMENT POINTS:

- \$1,000 per occurrence in respect of Primary Buildings coverage
- \$1,000 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 unless there is a moratorium in effect

EXCLUSIONS:

- Properties in a community currently in an Emergency or Suspended Program
- Coverage for mobile homes
- Medical Equipment
- Perishable Goods, including food and/or drink
- Business Income only and/or Rental Value only coverage

PROGRAM BENEFITS:

- RCV coverage for building and contents, secondary residences, commercial, apartments
- Ability to schedule multiple locations into one policy
- Very competitive rates
- Policy emailed to you within minutes of binding coverage
- Policy wording accepted by Lenders
- NO minimum earned premium, except on excess flood