

### At a Glance

This exclusive private market flood insurance program is an attractive alternative to NFIP flood insurance coverage. We will work with your agency to determine which of your clients and prospects are the right fit for this program, so you can use it as an effective client retention and client acquisition tool as well as to reduce your errors and omissions exposure.

### Key benefits

- A.M. Best "A" rated domestic surplus lines carrier
- One master policy for all buildings
- One renewal date
- Replacement cost value (RCV) coverage on buildings
- Business interruption / loss of rents can be included
- More flexibility in coverage terms than NFIP
- No waiting period

### How is it different from NFIP?

NFIP	Private Market Flood Program
Separate policy for each building	One master policy for all buildings
Scattered renewal dates	One renewal date
Policy limits may not match the A and V Zone flood deductible	Per occurrence limit matches the A and V Zone flood deductible
Actual Cash Value (ACV) coverage on buildings	Replacement cost value (RCV) coverage on buildings
Possible coverage gap	No coverage gap
No business interruption or loss of rents coverage	Business interruption/loss of rents can be included
Up to a 30 day waiting period	No waiting period

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