

EZ Flood[®] Standard

A simplified option

Designed for single-family, residential properties in 'A' flood zones, EZ Flood Standard offers a simplified option to the National Flood Insurance Program (NFIP). EZ Flood Standard is a surplus lines product financially backed by A.M. Best 'A' rated carriers.

Comparison Chart

	EZ Flood Standard	NFIP
Underwriting Questions	12	60+
Elevation Certificate Required	No	Yes
Photos Required	No	Yes
\$25 Primary Home Surcharge	No	Yes
\$250 Secondary Home Surcharge	No	Yes
Reserve Fund Assessment Fee	No	Yes
Max. Building Limit	\$750,000	\$250,000
Max. Personal Property Limit	\$200,000	\$100,000
Deductibles	\$2,000/\$5,000	\$2,000/\$5,000/\$10,000
Flood Zones	A zone ¹	All zones
Waiting Period	15 days ²	30 days
Ground Collapse Coverage	Yes	No
Optional Coverages	Additional Living Expenses (ALE), food spoilage and swimming pool cleanup	No
Claims Handling	Flood certified claims professionals	Flood certified claims professionals
Lender Accepted	Yes ³	Yes

Visit: nfsedgeinsurance.com

To get contracted, email:

NFSEdgecontracts@nationalfloodservices.com

To learn more about EZ Flood Standard, call or email:

1.888.281.0684 | EZFlood@nationalfloodservices.com

¹Geographic limitations may apply.

²There is no waiting period when purchased at the same time as a loan closing.

³Insured should confirm with the lender prior to canceling an NFIP policy and/or in advance of a loan closing transaction.

All descriptions, summaries or highlights of coverage are for general information purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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