







# Lender Compliance Requirements

## How EZ Flood® Measures Up

Quote EZ Flood portfolio of private flood insurance products with confidence knowing important lender compliance requirements<sup>1</sup> are met.

Requirements	In Policy	Policy Reference
<b>Licensure</b> <ul style="list-style-type: none"> <li>The insurer must be licensed, admitted or otherwise approved to do business in the jurisdiction where the covered building is located by the insurance regulator of that jurisdiction.</li> <li>If Lloyd's of London, syndicate number must be provided.           <ul style="list-style-type: none"> <li>* Reference chart for listing of syndicate numbers for EZ Flood Standard</li> </ul> </li> </ul>	Yes 	Lloyd's of London is an eligible carrier approved to conduct business as an alien insurer in all U.S. jurisdictions
<b>Requirement of 45-Day Cancellation/Non-Renewal Notice</b> <ul style="list-style-type: none"> <li>A provision that requires the insurer to give 45 days written notice of cancellation or non-renewal of flood insurance coverage to the insured and the lender.</li> <li>Cancellation provisions that are as restrictive as the provisions contained in a standard flood insurance policy under the National Flood Insurance Program.</li> </ul>	Yes 	Reference EZ Flood policy - page 1: <b>Insuring Clause</b> , paragraph 1 and <b>Cancellation and Non Renewals</b> , paragraph 3
<b>Availability of Flood Insurance Coverage</b> <ul style="list-style-type: none"> <li>A statement that flood insurance coverage may be available under the National Flood Insurance Program.</li> </ul>	Yes 	Reference EZ Flood policy - page 1: <b>Additional Wordings and Clauses</b>
<b>Breadth of Policy Coverage</b> <ul style="list-style-type: none"> <li>Policy provides flood insurance coverage which is at least as broad as the coverage provided under a standard flood insurance policy under the National Flood Insurance Program, including consideration of deductibles, exclusions and conditions offered by the insurer.</li> </ul>	Yes 	Reference EZ Flood policy - page 2: <b>Information</b>
<b>Strength of Mortgage Interest Clause</b> <ul style="list-style-type: none"> <li>A mortgage interest clause similar to the clause contained in the standard flood insurance policy under the National Flood Insurance Program.</li> </ul>	Yes 	Reference EZ Flood policy - page 7: VII. <b>General Conditions</b> , paragraph Q. <b>Mortgage Clause</b>
<b>Legal Recourse</b> <ul style="list-style-type: none"> <li>Policy must contain a provision requiring an insured to file suit not later than 1 year after the date of a written denial of all or part of a claim under the policy.</li> </ul>	Yes 	Reference EZ Flood policy - page 7: VII. <b>General Conditions</b> , paragraph R. <b>Suit Against Us</b>

### \*EZ Flood Standard | Lloyd's Underwriting Syndicates

Managing Agent	Pseudonym	Syndicate Number
AEGIS Managing Agency Limited	AES	1225
Amlin Underwriting Limited	AML	2001
AmTrust at Lloyd's Limited	AmTrust	1861
Argenta Syndicate Management Limited	ARG	2121
Argo Managing Agency Limited	AMA	1200
Asta Managing Agency Limited	Agora	3268
Brit Syndicates Limited	BRT	2987
Canopus Managing Agents Limited	CNP	4444
Dale Underwriting Partners	DUW	1729
QBE Underwriting Limited	QBE	2999
The Channel Managing Agency Limited	CHN	2015

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<sup>1</sup>This list of requirements may not representative of all mortgage lenders. NFS Edge Insurance Agency, Inc. is a licensed producer in all states. (TX Lic# 1339727) (CA Lic# OE67797)