

Partner
with
NFS Edge



Private Flood Insurance

Offer your clients EZ Flood® Preferred

Now, you can offer property owners in lower-risk flood zones a private flood insurance option with higher coverage limits at affordable rates. EZ Flood Preferred is an attractive, cost-effective option to the Preferred Risk Policy (PRP) issued by the National Flood Insurance Program (NFIP).

EZ Flood Preferred coverage features

EZ Flood Preferred is an attractive option for clients looking for:

- ✓ Coverage in lower-risk flood zones*
- ✓ Cost effective alternative to NFIP Preferred Risk Policy (PRP)
- ✓ Higher coverage limits than NFIP PRP policy
- ✓ Customized coverage limits and deductible options
- ✓ Replacement Cost Value (RCV) loss settlement

Take a moment to compare your client's coverage with EZ Flood Preferred.

Flood Insurance Coverage Comparison		
	EZ Flood Preferred	NFIP PRP
Max. Building Limit	\$300,000	\$250,000
Max. Personal Property Limit	\$100,000	\$100,000
Claims Settlement	Replacement Cost Value	Replacement Cost Value for principal residences and Actual Cost Value for secondary residences
Coverage Amount Option	Any amount not greater than the program limits or property value (whichever is less)	Limited to 9 coverage amount combinations
Deductible Options	\$1,250/\$2,000/\$5,000	\$1,000/\$1,250
Ground Collapse Coverage	Yes	No

Eligibility

- Located in non-mandatory areas (B, C and X flood zones).*
- Offers expanded coverage in non-mandatory flood insurance purchase areas.
- No known flood losses in the last five years.
- Available in all states except AL, DC and KY.

(Over, please)

Why sell NFS Edge

Presenting products from the comprehensive portfolio of EZ Flood private flood insurance solutions enables you and your clients to thoughtfully explore options for reducing their financial risk in the event of a flood loss.

Beyond coverage, when you with NFS Edge Insurance, you benefit from a streamlined experience that includes:

- ✓ Easy online quoting less than one minute
- ✓ As few as 12 underwriting questions
- ✓ No elevation certificate or photographs required
- ✓ Accepted by more than 2,500 lenders
- ✓ Not subject to federal surcharges or reserve fund assessments
- ✓ Save your clients an average of 40% on premiums vs. NFIP
- ✓ Competitive commissions
- ✓ A-rated financial backing
- ✓ No waiting period when purchased during loan closing

“ Our ultimate goal is to make a difference in the lives of the clients you serve as they protect what is most important—their home, finances and valued possessions. ”

– John Dickson, President, NFS Edge Insurance Agency

Visit nfsedgeinsurance.com to start quoting today!

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*Geographical limitations may apply

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.

NFS Edge Insurance Agency, Inc. is a licensed producer in all states. (TX Lic# 1339727) (CA Lic# 0E67797)

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