



Choose
NFS Edge



Private Flood Insurance | **Excess Flood**

As you evaluate your flood insurance coverage needs, keep in mind the National Flood Insurance Program (NFIP) has limits—\$250,000 for residential buildings and \$500,000 for commercial buildings—which means, even if you have coverage, you could still be at risk in the event of a flood. Approximately 40 percent of homes insured by the NFIP are valued above the \$250,000 limit.

Excess Flood is designed to supplement the NFIP flood policy and provides up to \$5 million of building and contents coverage with replacement cost value up to \$15 million.

Is Excess Flood coverage an option for you?

Offering higher coverage limits and affordable rates, Excess Flood is an attractive option for property owners who want fill a gap that may exist in their existing coverage. Take a moment to consider whether Excess Flood may be a fit for you.

- ✓ Coverage up to \$5 million beyond the NFIP limits for residential and commercial properties
- ✓ Coverage for structures with replacement cost value up to \$15 million
- ✓ Coverages for residential and commercial properties (excluding condominiums)
- ✓ Available in all states except AK, DC and KY
- ✓ Unique commercial coverages—Terrorism coverage available for residential and non-residential risks

As a property owner, exploring your flood insurance options enables you to make informed decisions in protecting what matters most—your home, finances and valued possessions.

To find out more contact your insurance agent today.
