

Partner  
with  
**NFS Edge**



## *Private Flood Insurance*

# Offer your clients **Excess Flood**

As you consider your client's 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 could leave property owners at risk in the event of a catastrophic flood.

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.

Approximately 40 percent of homes insured by the NFIP are valued above the \$250,000 limit. With higher coverage limits and affordable rates, Excess Flood is an attractive option for residential and commercial property owners who want to cover gaps that may exist in their flood insurance policy. In addition, offering your clients appropriate flood insurance coverage helps protect your business from potential Errors & Omissions lawsuits.

## **Excess Flood coverage features**

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- ✓ 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

*(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
- ✓ Efficient digital processing
- ✓ Competitive pricing
- ✓ Competitive commissions
- ✓ Coverage enhancements
- ✓ A-rated financial backing

“ 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

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**Visit [nfsedgeinsurance.com](https://nfsedgeinsurance.com) to start quoting today!**

**1.888.281.0684 | [EZFlood@nationalfloodservices.com](mailto:EZFlood@nationalfloodservices.com)**

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