

Faster, Easier and Better

We make it easy to buy flood insurance. It's simple, just enter the residential address and bind in two minutes.

"The process to personalize and obtain flood insurance on my beach property was so simple, that I thought there had to be some mistake!"

- Melissa, New Jersey

NFIP

Residential

ADDITIONAL COVERAGES PROTECT YOUR CLIENT!

Dwelling coverage up to \$4MM and Contents Coverage up to \$500K with an option to add additional coverages to protect your client for items not covered in the National Flood Insurance Program:

Basement Contents (up to \$10K)

NFIP only covers limited basement contents, such as wall fixtures, elevators, air conditioners, and washer/dryer.

Pool Repair and Refill (up to \$10K)

The NFIP specifically excludes coverage for swimming pools. With this endorsement, Neptune will cover swimming pool repair & refill costs.

Unattached Structures on Property (up to \$50K)

Neptune will pay up to the limit purchased for ALL

Unattached Structures combined. This limit is in addition to Coverage A.

Temporary Living Expenses (up to \$10K)

If your client is unable to live in their home, Neptune will reimburse up to \$100 each day for temporary housing and up to \$35 a day for each family member residing in the home for food during this time for up to 3 months.

The

AVAILABLE DEDUCTIBLES: \$1,000 - \$1,250 - \$2,000 - \$5,000 - \$10,000 - \$25,000

In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

ELIGIBILITY:

• 1-4 family dwelling, including condos for unit owners.



INELIGIBILITY:

- Properties with > 1 loss or
 \$25K
- Manufactured or Mobile
 Homes
- A building located entirely in, on, or over water
- Grandfathered or CBRA
 properties

THINGS TO KNOW:

- Floods are the #1 natural disaster in the U.S. and worldwide. Damage from floodwaters surpasses the losses caused by hurricanes, tornadoes, or earthquakes – as horrifying and powerful as those catastrophic events are.
- 25% of all flood claims are located outside of "high risk" A and V zones.
- Neptune offers coverage for rental properties and secondary homes without the \$250 fee the NFIP charges, allowing you to get a lower price for your clients.
- The average flood claim for residential is \$46K.

Start writing today, head over to NeptuneFlood.com/agent-hub

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Life. Waterproofed.

Comparison! Flood Flood Dwelling Coverage \$4,000,000 \$250,000 \$100.000 Contents Coverage \$500,000 **Basement Contents**, Pool Repair and Refill, Additional Unattached Structures, N/A Coverage Temporary Living Expenses Flevation Required, slow and Not required Certificate (EC) expensive. No wait on real No wait on real Waiting Period estate closing estate closina otherwise 10 days. otherwise 30 days

Neptune Residential