



### FLOOD COVERAGE COMPARISON GUIDE

#### QUICKHOME PRIVATE FLOOD PROGRAM vs. NFIP

QuickHome offers access to multiple carrier options for Residential Private Flood.

### TWO ONLINE PRIVATE FLOOD PROGRAMS

	FloodPlus	Neptune Flood	NFIP
<b>DWELLING COVERAGE LIMITS</b>	\$1,250,000	\$4,000,000	\$ 250,000
<b>PERSONAL PROPERTY LIMITS</b>	\$ 875,000	\$ 500,000	\$ 100,000
<b>LOSS OF USE</b>	\$ 250,000	75% of limit, up to \$10K	No
<b>OTHER STRUCTURES</b>	\$ 125,000	\$ 50,000	No
<b>WAITING PERIOD</b>	No waiting period for loan transactions or located in a recently reclassified SFHA; otherwise, a 7-day wait	No waiting period for loan transactions; otherwise, a 10-day wait	30 days
<b>ELEVATION CERTIFICATE REQUIREMENTS</b>	No elevation certificate needed	No elevation certificate needed	Yes, elevation certificate required
<b>STATES AVAILABLE</b>	Nationwide, except AK, IL, and KY	Nationwide, except AK & KY	Nationwide in participating communities
<b>INELIGIBLE RISKS</b>	<ul style="list-style-type: none"> <li>• Buildings partially or entirely over water</li> <li>• Risks located in a FEMA Floodway</li> <li>• CBRA Zone Risks</li> <li>• Condominiums</li> <li>• Manufactured or Mobile Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Properties with &gt; 1 loss OR 1 loss &gt;\$25k</li> <li>• Manufactured or Mobile Homes</li> <li>• A building located partially or entirely in, on, or over water</li> <li>• Grandfathered or CBRA properties</li> </ul>	Nearly all risks are eligible; however, your clients should live in a community that participates in the program.
<b>HOW TO RECEIVE A QUOTE</b>	Online quoting at <a href="https://quickhome.com">quickhome.com</a>	Online quoting at <a href="https://quickhome.com">quickhome.com</a>	Visit <a href="https://FEMA.gov">FEMA.gov</a>

The description of these programs is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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