

# Private Commercial Excess Flood

Coverage beyond standard commercial policy limits



## How It Works

The Commercial Excess Flood product provides additional coverages for losses that exceed the primary policy limits. Excess Flood can be written over select existing private market or NFIP flood policy, making it a flexible option for commercial flood coverage. A policy can cover up to \$5 million per building and a single policy can include multiple buildings.

## Overview of Assurant Private Excess Commercial Flood Insurance\*

<b>Availability</b>	<b>Where:</b> all states except Alaska and Louisiana <i>Certain geographical restrictions (areas identified as Coastal Barrier Resources System, severe repetitive loss properties, islands and barrier islands)</i>
<b>Eligibility</b>	<b>Eligible flood zones:</b> A, AE, A1 - A30, AH and AO; VE and V1 - V30; B, C and X (on a per-risk basis) <b>Eligible risks:</b> pre-FIRM and post-FIRM buildings
<b>Coverages</b>	Coverage can be written on only the building or contents, or as a combined limit of building and contents over each location. <b>Maximum combined coverage amount:</b> \$5 million per building <b>Loss adjustment type:</b> dependent upon primary policy
<b>Process and Pricing</b>	<b>Pricing:</b> competitive market pricing <b>Waiting period:</b> no wait for loan closing; 14-day wait for voluntary purchase <b>Elevation certificates:</b> optional <b>Manual rating:</b> submit a statement of value, target premium and any additional underwriting documentation to <a href="mailto:private.commercial@assurant.com">private.commercial@assurant.com</a>

## Rock-Solid Financial Strength

Assurant is a Fortune 500 company and a charter member of the NFIP with over 35 years of experience in flood insurance. As the second-largest provider of flood insurance under the Write Your Own program, we're ready to help agents and customers prepare for the future of flood with tailored solutions. Our private flood policies are issued through our subsidiaries Voyager Indemnity Insurance Company and Reliable Lloyds Insurance Company, both of which have "A" (excellent) ratings by AM Best.

*This insurance product is not affiliated with the National Flood Insurance Program.*

*\*Availability and eligibility are subject to Assurant's underwriting requirements which Assurant may change from time to time. Coverages are subject to the terms, conditions, limitations and exclusions set forth in the policy documents.*

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