

# 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

## 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 Comparison!	Neptune Residential Flood	NFIP Residential Flood
Dwelling Coverage	<b>\$4,000,000</b>	\$250,000
Contents Coverage	<b>\$500,000</b>	\$100,000
Additional Coverage	Basement Contents, Pool Repair and Refill, Unattached Structures, Temporary Living Expenses	N/A
Elevation Certificate (EC)	<b>Not required</b>	Required, slow and expensive.
Waiting Period	No wait on real estate closing otherwise <b>10 days</b> .	No wait on real estate closing otherwise 30 days

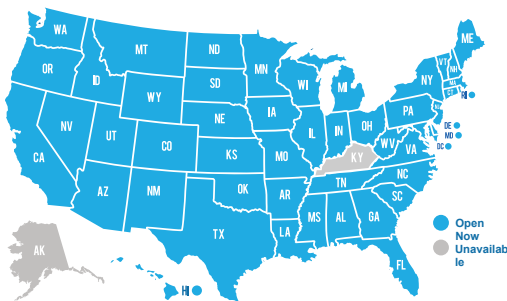
## AVAILABLE DEDUCTIBLES:

**\$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.

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