

Faster. Easier. 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 \$4,000,000 and Content coverage up to \$500,000 with an option to add additional coverages to protect your assets not covered in the National Flood Insurance Program:

Temporary Living Expenses (up to \$10,000)

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.

Replacement Cost of Contents

Contents are paid out as actual cash value (ACV). If you would like your claim settled for the replacement cost of the items at the time of the loss without depreciation, add this extra protection.

Basement Contents (up to \$10,000)

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

THE COMPARISON	NEPTUNE RESIDENTIAL FLOOD	NFIP RESIDENTIAL FLOOD
Dwelling Coverage	\$4,000,000	\$250,000
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Temporary Living Expenses, Replacement Cost of Contents, Basement Contents, Unattached Structures, Pool Repair & Refill	N/A
Elevation Certificate (EC)	NO	NO
Waiting Period	No wait on real estate closing. Otherwise, 10 days.	No wait on real estate closing. Otherwise, 30 days.

Unattached Structures on Property (up to \$50,000)

Neptune will pay up to the limit purchased for ALL Unattached Structures combined. This limit is in addition to Coverage A.

Pool Repair and Refill (up to \$10,000)

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

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



INELIGIBILITY:

- Properties with more than one flood loss, or a flood loss greater than \$25,000
- Manufactured or mobile homes
- A building located partially or entirely in, on, or over water
- 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 residential flood claim over the last three years is \$42,000
- Coverage A or B must be triggered in order for additional coverage to apply

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

Life. Waterproofed.