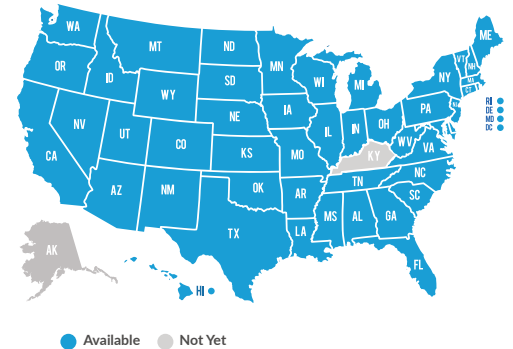


# About Us

Neptune Flood is the preferred NFIP alternative flood insurance solution offering an entirely digital quote and bind process. Neptune offers residential, commercial, and RCBAP products in a 2-minute quote to bind process with greater coverage limits and additional optional coverages.

Neptune is closing in on 140,000 policies and expanding to other perils, beginning with our acquisition of **Jumpstart** and their parametric earthquake insurance product.

**The result - affordable coverage for nearly all properties across the United States.**



## Our Technology

### Triton & Poseidon

Neptune is powered by Triton, our patent-pending Artificial Intelligence engine, and Poseidon, our next generation policy management system.

- Risk Selection
- Pricing
- Disaggregation
- Policy Management

### API Integrations

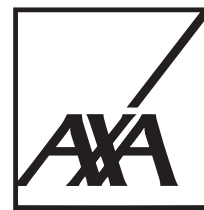
Neptune's API integrations are available to agents and other distributors to make quoting and binding policies quicker than ever.

## Our Distribution

Our software enables all sorts of agents to sell Neptune. We can also digitally enable e-commerce via our revolutionary Widget product for agencies.

- Carriers
- Wholesalers/Aggregators
- Independent Agencies
- Lead Sources





## Global Reinsurance Partners



## Email Us

Will Grodman | Director of Personal Lines Distribution | [will@neptuneflood.com](mailto:will@neptuneflood.com)  
Alex Sobczak | Director of Commercial Lines Distribution | [alex@neptuneflood.com](mailto:alex@neptuneflood.com)  
Jean-Luc Eckstein | Chief Customer Officer | [jean-luc@neptuneflood.com](mailto:jean-luc@neptuneflood.com)

## Follow Us

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# NEPTUNE

## Residential Flood

- \$4,000,000 dwelling coverage
- \$500,000 contents coverage
- No Elevation Certificate (EC)
- No waiting period on real estate closing. Otherwise, 10 days.
- Optional Coverages
  - Temporary Living Expenses
  - Replacement Cost of Contents
  - Basement Contents
  - Unattached Structures
  - Pool Repair & Refill

Available Deductibles: \$1,000 | \$1,250 | \$2,000 | \$5,000 | \$10,000 | \$25,000

## Commercial Flood

- \$4,000,000 building coverage
- \$500,000 contents coverage
- No Elevation Certificate (EC)
- No waiting period on real estate closing. Otherwise, 10 days.
- Optional Coverages
  - \$25,000 Business Interruption Coverage
  - \$500,000 Loss of Rental Income Coverage - Only for Apartments

Available Deductibles: \$1,250 | \$2,000 | \$5,000 | \$10,000 | \$25,000 | \$50,000

## RCBAP Flood

- \$10,000,000 building coverage
- \$500,000 contents coverage
- No Elevation Certificate (EC)
- No waiting period on real estate closing. Otherwise, 10 days.
- Exclusive for condo form of ownership
- Maximum of 100 units per building
- Minimum of \$100,000 coverage per unit

Available Deductibles: \$1,250 | \$2,000 | \$5,000 | \$10,000 | \$25,000 | \$50,000

## Jumpstart

First-of-its-kind parametric earthquake insurance

- Immediate payout after a qualifying earthquake
  - \$10k or \$20k individuals
  - \$10k, \$20k, \$30k, \$40k, or \$50k small businesses
- No deductible
- No adjusters
- No paperwork
- Funds can be used for any purpose

*Jumpstart is currently available in California, Oregon, and Washington*

JumpstartInsurance.com | [@YourJumpstart](#) [Jumpstart Insurance](#) [Jumpstart Insurance](#)

# 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

Dwelling Coverage

Contents Coverage

Additional Coverage

Elevation Certificate (EC)

Waiting Period

#### NEPTUNE RESIDENTIAL FLOOD

\$4,000,000

\$500,000

Temporary Living Expenses,  
Replacement Cost of Contents,  
Basement Contents, Unattached  
Structures, Pool Repair & Refill

NO

No wait on real estate closing.  
Otherwise, 10 days.

#### NFIP RESIDENTIAL FLOOD

\$250,000

\$100,000

N/A

NO

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.

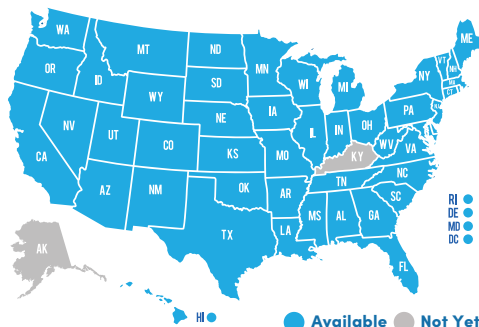
## AVAILABLE DEDUCTIBLES:

\$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](https://NeptuneFlood.com/agent-hub)

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**Life. Waterproofed.**



# Faster. Easier. Better.

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

Our platform is the fastest and easiest in the U.S. No Elevation Certificate (EC), photos, or replacement cost documents needed.

## GET MORE NOW!

Building Coverage up to \$4,000,000 and Contents Coverage up to \$500,000 with an option to add \$25,000 in Business Interruption insurance that provides \$500 a day for up to 50 days after a 14-day wait period. So, if your client's building is closed for 64 days after a flooding event, they would collect \$25,000 in Business Interruption Coverage.

### THE COMPARISON

Building Coverage

\$4,000,000

Contents Coverage

\$500,000

Additional Coverage

Yes! Business Interruption up to \$25,000

Elevation Certificate (EC)

NO

Waiting Period

No wait on real estate closing. Otherwise, 10 days.

### NFIP COMMERCIAL FLOOD

\$500,000

\$500,000

N/A

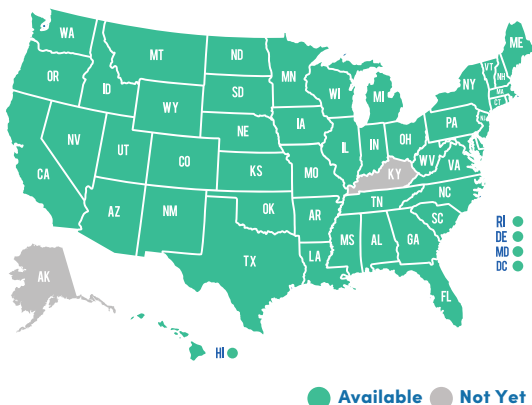
NO

No wait on real estate closing. Otherwise, 30 days.

## AVAILABLE DEDUCTIBLES:

\$1,250 — \$2,000 — \$5,000 — \$10,000 — \$25,000 — \$50,000

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



## ELIGIBILITY:

- Non-residential risks
- Building square footage:
  - A & X Zones: No minimum, 100,000 maximum square footage
  - V Zone: No minimum, maximum 25,000 square feet

Note: based on entire building square footage, not only the occupied or leased/rented space

## THINGS TO KNOW:

- The average commercial flood claim over the last three years is \$91,000.
- Unlike the NFIP, Neptune does not require replacement cost estimates or valuations. This saves you time to focus on your clients.
- Client only renting or leasing commercial space? Buy Contents coverage only or also protect the building by adding the owner as an additional insured.
- Coverage A or B must be triggered in order for additional coverage to apply

Start writing today. Head over to [NeptuneFlood.com/agent-hub](https://NeptuneFlood.com/agent-hub)

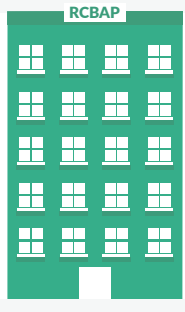
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Life. Waterproofed.

# RCBAP: Faster. Easier. Better.

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

Our platform is the fastest and easiest in the U.S. No Elevation Certificate (EC), photos, or replacement cost documents needed.



## RCBAP: GET MORE NOW!

Building Coverage up to \$10,000,000 and Content Coverage up to \$500,000. Contents under RCBAP must be in the covered residential condominium building and be owned by the unit owners in common or owned by the association solely and used for the business of the association.

### THE COMPARISON

Building Coverage

Contents Coverage

Elevation Certificate (EC)

Waiting Period

### NEPTUNE RCBAP FLOOD

\$10,000,000 per unit  
\$10,000,000 per building

\$500,000

NO

No wait on real estate closing.  
Otherwise, 10 days.

### NFIP RCBAP FLOOD

\$250,000  
per unit/per building  
Not Available

\$100,000

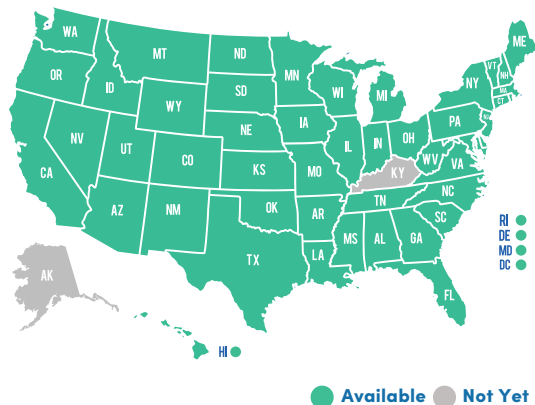
NO

No wait on real estate closing.  
Otherwise, 30 days.

### AVAILABLE DEDUCTIBLES:

\$1,250 — \$2,000 — \$5,000 — \$10,000 — \$25,000 — \$50,000

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



### ELIGIBILITY:

- Exclusively for condo form of ownership
- Maximum of 100 units per building
- Minimum of \$100,000 coverage per unit

### THINGS TO KNOW:

- Up to \$10,000,000 of coverage per building (one building per policy - multiple buildings/policies allowed)
- Co-insurance: 80% of building's replacement cost or max coverage of \$10,000,000

Start writing today. Head over to  
[NeptuneFlood.com/agent-hub](https://NeptuneFlood.com/agent-hub)

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