



Residential Excess

Commercial & Apartments Excess

RCBAP Excess

● Available ● Not Yet

Things to Know

- All coverage amounts are in excess of the maximum available under the NFIP
- \$0 deductible
- Available in 49 states and Washington, D.C.
- 10-day waiting period
- No wait on real estate closings
- 25% minimum earned premium



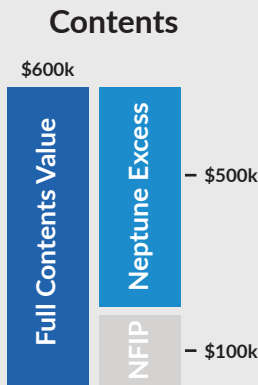
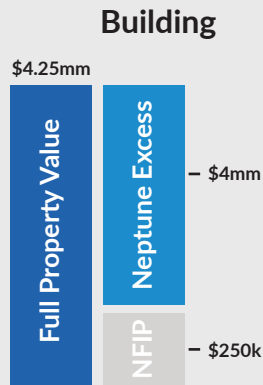
When Should I Offer This?

For customers with grandfathered NFIP policies, provide excess and optional coverages to fully protect their property and contents.

Example Scenarios

Residential

Your customer has a home with a replacement value of more than the NFIP's \$250,000 limit.



Optional Primary Coverages

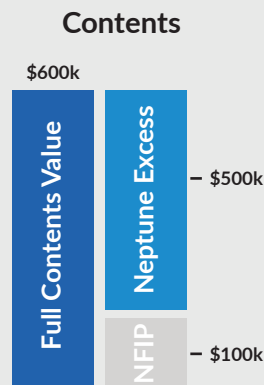
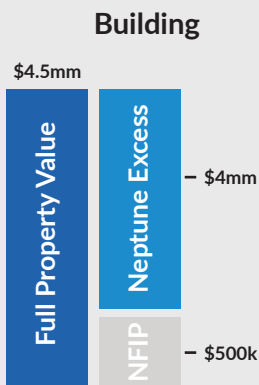
- Temporary Living Expenses - **\$20k**
- Basement Contents - **\$10k**
- Unattached Structures - **\$100k**
- Pool Repair and Refill - **\$20k**

Enhanced Excess Coverage

- Replacement Cost on Contents

Commercial

Your customer wants to adequately cover their commercial property with a replacement value above \$500,000.



Optional Primary Coverages

- Business Interruption - **\$50k**

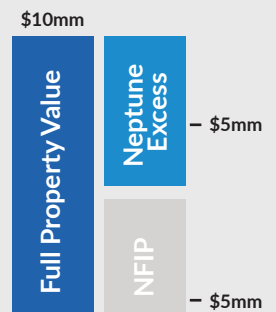
Enhanced Excess Coverage

- Replacement Cost on Building

RCBAP

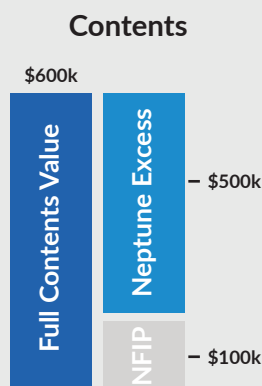
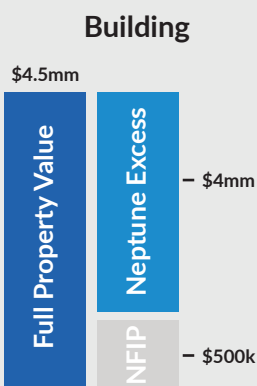
The value of the individual units in your customer's condo building is above the NFIP's \$250,000 limit.

Example: 20 Unit Building
Each unit valued at \$500,000



Apartments

Your customer has an apartment building with a replacement value above \$500,000.



Optional Primary Coverages

- Loss of Rental Income - **\$500k**

Enhanced Excess Coverage

- Replacement Cost on Building

- All coverage amounts are in excess of the maximum available under the NFIP, even if purchased primary coverage is less than the NFIP maximum.
- Optional primary coverages are available once the associated building or contents coverage is purchased.
- View more details at neptuneflood.com/excess