

Neptune Flood is the preferred alternative to the NFIP. We offer an easy-to-use, entirely digital process for residential, commercial, and RCBP (condo) products. Go from quote to bind in less than two minutes and provide higher coverage limits and additional optional coverages to properly insure your customer.

Neptune adds over 1,000 new policies each week and is closing in on 200,000 bank-compliant policies across 49 states and Washington, D.C. Agents across the country are choosing Neptune to protect their customers from the catastrophic risk of flooding.

## 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.

## EMAIL US

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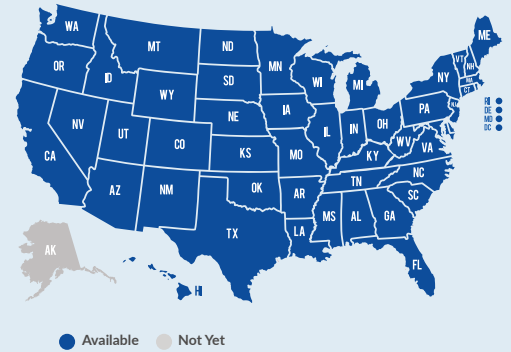
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## COVERAGE

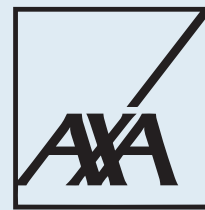


## OUR DISTRIBUTION

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 CARRIER PARTNERS



LLOYD'S



FORTEGRA®

MS transverse

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## RESIDENTIAL FLOOD

- \$4,000,000 Building coverage
- \$500,000 Contents coverage
- Elevation Certificate optional
- No wait on real estate closings or rollovers from another flood policy. Otherwise, 10 days.
- Optional Coverages
  - Temporary Living Expenses
  - Replacement Cost on Contents
  - Basement Contents
  - Unattached Structures
  - Pool Repair & Refill
  - Loss of Rental Income

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
- Elevation Certificate optional
- No wait on real estate closings or rollovers from another flood policy. Otherwise, 10 days.
- Optional Coverages
  - Business Interruption
  - Replacement Cost on Building
  - Basement Contents
  - Pool Repair and Refill
  - Loss of Rental Income (Apartments only)

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
- Elevation Certificate optional
- No wait on real estate closings or rollovers from another flood policy. 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

## EXCESS FLOOD

- Available for residential, commercial and RCBAP
- All coverage amounts are in excess of the maximum available under the NFIP
- \$0 deductible
- Optional primary coverages are available once the associated building or contents coverage is purchased.
- Minimum earned premiums apply

## Jumpstart 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*