



## Excess Flood Insurance Program

- Available limits:** \$50,000,000 per occurrence, per risk
- Eligible properties:** Residential, Commercial and Condominium buildings
- Coverage available:**
- 1) Our **Excess** coverage follows the underlying NFIP form in respect of Property coverage, but can be tailored where the NFIP is not in place
  - 2) Our **Business Income/Rental Value** (incl. Extra Expense) extension is available, when required
- Minimum attachment Points:** Where NFIP can be purchased – maximum limits available under the NFIP program, in respect of Building and Contents coverage  
Where NFIP is not available – **USD 5,000** per occurrence, separately, in respect of Buildings and Contents coverage  
**Business Income and/or Rental Value** coverage – 14 day waiting period
- Exclusions:**
- 1) Soft Costs in respect of Construction Risks
  - 2) Perishable goods, including food and/or drink
  - 3) Medical Equipment
  - 4) Contents in Basements
  - 5) Properties located in Sacramento, CA/Topsail Beach, NC/Monroe, FL/St.Charles/Orleans/Jefferson/Terrebonne/Laforche/St.Bernard/Plaquemins parishes, LA/Chesterfield Flats, MO

### [FLOOD APPLICATION FORM](#)

**Residential Submissions:** [PL@neee.com](mailto:PL@neee.com)

**Commercial & Condominium Building Submissions:** [CL@neee.com](mailto:CL@neee.com)

#### Targeting Homes Located in Zones A & V and Secondary Homes

- Replacement Cost Coverage
- Loss of Use Coverage for primary dwellings
- 15% - 20% Saving for Most Clients Currently in the NFIP