



## Primary Flood Insurance Program

- Available limits:** \$500,000 per occurrence in respect of Building coverage.  
\$500,000 per occurrence in respect of Contents coverage.  
\$500,000 per occurrence in respect of Business Income/Rental Value (incl Extra Expense)
- Eligible properties:** Residential and Commercial buildings
- Coverage available:** 1) Buildings and Contents coverage mirrors the NFIP Form and is leader Compliant  
2) Business Income/Rental Value (incl. Extra Expense) extension is available when required
- Minimum attachment Points:** \$2,000 per occurrence in respect of Primary Buildings coverage  
\$2,000 per occurrence in respect of Primary Contents coverage  
Maximum limit available under the NFIP program in respect of Excess coverage  
14 day waiting period in respect of Business Income/Rental Value coverage
- Waiting Periods:** No waiting period in respect of loan closings  
7 days waiting period in respect of Coastal (Tier 1 and 2) risks  
14 day waiting periods for inland risks
- Exclusions:** 1) Properties located in a community currently in an Emergency Program  
2) Properties defined as 'Grandfathered' properties by the NFIP  
3) Medical Equipment  
4) Perishable Goods, including food and/or drink  
5) Properties located in Sacramento, CA / Topsail Beach, NC / Monroe, FL / St. Charles / Orleans / Jefferson / Terrebonne / Laforche / St. Bernard / Plaquemines parishes, LA / Chesterfield Flats, MO  
6) Business Income and/or Rental Value only coverage  
7) Coverage for mobile homes

### [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