

# Excess Flood Insurance Program

Insurmark's Excess Flood Insurance program provides an added layer of coverage above a standard National Flood Insurance Program (NFIP) or private primary flood insurance policy, allowing greater protection of your client's assets in the event of a flood.

## The Insurmark Advantage

- 50-state availability
- Ability to write multiple properties on one policy
- Consolidate policies to lower premiums and administrative expenses
- Custom solution that can be combined with our private primary flood policy
- Experienced in-house underwriters who have the authority to rate, quote and bind

## Excess Flood Insurance

- Coverage above the NFIP limit for residential and commercial properties including apartments and condominiums
- Available to sit excess of property policy flood sub-limit
- Maximum Total Insurable Value (TIV) of \$25 million, in-house authority up to \$15 million in coverage
- Replacement cost value (RCV) or actual cash value (ACV)
- Building, contents, and business income coverage
- Excess content coverage on a standalone basis is available - approval required
- Builders risk flood for short term projects less than 15 months
- Up to a -2 elevation for inland risk
- Positive elevation for coastal risk

Let us help deliver an excess flood solution aligned to your client's needs

Contact us at 1.800.833.5912 or [floodwatch.und@floodwatchins.com](mailto:floodwatch.und@floodwatchins.com) to learn more.