EXCESS FLOOD WITH OPTIONAL PRIMARY COVERAGES

NEPTUNE

Purchase excess coverage on top of an NFIP policy and add optional primary coverages to ensure your customer has the protection and peace of mind they need.

RESIDENTIAL EXCESS

BUILDING	CONTENTS	Temporary Living Expenses	Replacement Cost on Contents	Basement Contents	Unattached Structures	Pool Repair & Refill	Loss of Rental Income	Building Betterments & Improvements
$4,000,000 max $50,000 min	$500,000 max $10,000 min	●	●	●	●	●	●	●

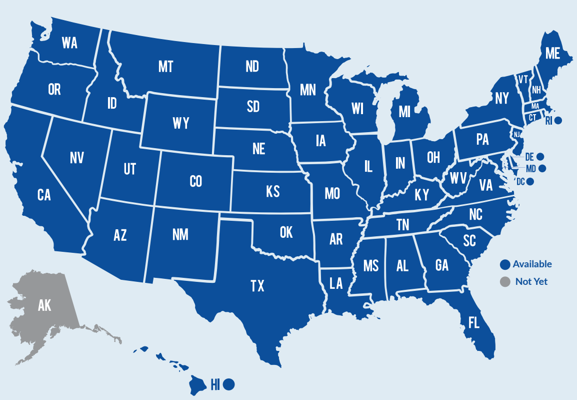
COMMERCIAL & APARTMENTS EXCESS

	BUILDING	CONTENTS	Business Interruption	Replacement Cost on Building	Loss of Rental Income	Pool Repair & Refill	Basement Contents	Building Betterments & Improvements
Commercial	$4,000,000 max $50,000 min	$1,000,000 max $10,000 min	●	●		●	●	●
Apartments	$10,000,000 max*	$500,000 max $10,000 min		●	●	●	●	

*per unit minimums apply

RCBAP EXCESS

BUILDING	CONTENTS	Pool Repair & Refill	Basement Contents
$15,000,000 max $50,000 min	$500,000 max $10,000 min	●	●



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
- Minimum earned premiums apply

EXAMPLE SCENARIOS

WHEN SHOULD I OFFER THIS?

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

RESIDENTIAL

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

BUILDING

FULL PROPERTY VALUE			$4.25mm
NFIP $250k		NEPTUNE EXCESS	$4mm

CONTENTS

FULL CONTENTS VALUE			$600k
NFIP	$100k	NEPTUNE EXCESS	$500k

OPTIONAL PRIMARY COVERAGES

- Temporary Living Expenses $20k
- Basement Contents $10k
- Unattached Structures $100k
- Pool Repair and Refill $20k
- Loss of Rental Income $20k

ENHANCED EXCESS COVERAGE

- Replacement Cost on Contents
- Building Betterments & Improvements

COMMERCIAL

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

BUILDING

FULL PROPERTY VALUE			$4.5mm
NFIP $500k		NEPTUNE EXCESS	$4mm

CONTENTS

FULL CONTENTS VALUE			$1.5mm
NFIP	$500k	NEPTUNE EXCESS	$1mm

OPTIONAL PRIMARY COVERAGES

- Business Interruption $50k
- Pool Repair and Refill $20k
- Basement Contents $10k

ENHANCED EXCESS COVERAGE

- Replacement Cost on Building
- Building Betterments & Improvements

RCBAP

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

EXAMPLE: 8 UNIT BUILDING

Each unit valued at $750,000

FULL PROPERTY VALUE			$17mm
NFIP	$2mm	NEPTUNE EXCESS	$15mm

OPTIONAL PRIMARY COVERAGES

- Pool Repair and Refill $20k
- Basement Contents $10k

APARTMENTS

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

BUILDING

FULL PROPERTY VALUE			$10.5mm
NFIP $500k		NEPTUNE EXCESS	$10mm

CONTENTS

FULL CONTENTS VALUE			$600k
NFIP	$100k	NEPTUNE EXCESS	$500k

OPTIONAL PRIMARY COVERAGES

- Loss of Rental Income $500k
- Pool Repair and Refill $20k
- Basement Contents $10k

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