



FLOOD
BRIT

Coverage Limits

Elements	Minimum	Maximum
Building Property Limit	\$50,000	\$1,000,000 (Max Home Value \$3M)
Personal Property ACV	\$10,000	50%
Loss of Use/ALE	\$1,000	\$100K or 20% of the Building Property Limit (whichever is lower)

Additional Coverages

- Personal Property Exclusion available
- Loss of Use/ALE Exclusion available

Deductibles

Building Property	\$1K, \$2.5K, \$5K, \$10K, \$25K
Personal Property	\$1K, \$2.5K, \$5K, \$10K, \$25K
Loss of Use/ALE	0-30 days (defaulted at 0)

Waiting Period

Policy goes into effect 7 days after the purchase date of the policy unless:

- The lender mandates the insured to purchase insurance to support the closing of a loan with the lender.
- As a result of the insured building being located in an area which has been reclassified as a Special Flood Hazard Area within the last 60 days.
- The risk binds immediately on the previous expiration date of an NFIP policy mid-term, with no lapse in cover.
- The risk binds immediately on the previous expiration date of a private flood policy, with no lapse in coverage.

Not eligible if the answer to any of these questions is yes:

- Is this dwelling built partially or entirely on water?
- Has there been a claim related to flood loss at this dwelling?
- Is this dwelling a mobile or manufactured home?
- Is this Building in the Coastal Barrier Resources Area (CBRA) zones?
- Is this Building located in the FEMA Floodway?
- Is this dwelling used for any commercial purposes?
- Does the dwelling have any unrepaired damage?

Surplus Lines Diligent Effort (DE) Disclosure Requirements

- **FL/TX** - Disclosure/Acknowledgment

Elevation Certificate Required? No

If you have an elevation certificate, enter the lowest floor elevation in feet. Alternatively, Brit Flood quotes are available without an elevation certificate (property elevation assigned using proprietary data).

Windstorm Policy Coverage Required

Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

- [855.479.9338](tel:855.479.9338) - (Personal Lines)
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MARKETING TEAM

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