



FLOOD

Lloyd's of London - Vave

Coverage Limits

Building Property Limit	Max limit \$900k (Max Home Value \$1.8M)
Personal Property (Contents)	Max limit 600,000
Loss of Use/ALE	Set limit of \$10k

Note: ALE of \$10k (with a \$1k deductible) is included in the policy.

Additional Coverages

- Personal Property - Replacement Cost Loss Settlement

Deductibles

Building Property	\$1k, \$2.5k, \$5k, \$7.5k, \$10k
Personal Property	\$1k, \$2.5k, \$5k, 7.5k, \$10k
Loss of Use/ALE	\$1k

Waiting Period

Coverage becomes effective on the 7th day after the inception date of the policy, unless:

- An existing similar flood insurance policy is in force by the NFIP or another insurer up until the inception of this policy, in which case the coverage becomes effective as soon as the policy incepts.
- Loan-closing situations, in which case the coverage becomes effective at the time of the loan closing and payment of premium.
- Mortgage lender newly determining that a building is in Special Flood Hazard Area (SFHA), and requiring insurance to cover this, in which case it is effective from inception date and payment of premium.

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

- Is the dwelling built partially or entirely on water?
- Has there been a claim related to flood loss at this dwelling in the past five (5) years?
- Is this dwelling vacant, unoccupied, for sale, under construction, bank-owned, or in foreclosure?
- Is this dwelling a mobile or manufactured home?
- Is the risk NFIP grandfathered?
- Is this building located in Coastal Barrier Resources Area (CBRA) zones?
- Is this dwelling used for any commercial purposes?
- Does the dwelling have any unrepaired damage?

Also not eligible:

Any flood loss within the last five years unless the flood is due to named storm hurricane events including:

- Flooding from rising water and the overflow of lakes, rivers, or streams
- Flooding from non-catastrophic weather

Flood zones: A99, AH, V & VE

Surplus Lines Required Documentation

- **Statement of Diligent Effort** - AL/MA
- **Surplus Lines Disclosure Form** - FL/NJ

Elevation Certificate required? No

If you have an elevation certificate, enter the lowest floor elevation in feet. If not, enter the number of steps up to the front door.

Windstorm policy coverage required

Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

- 855.479.9338 - (Personal Lines)
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MARKETING TEAM

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