



FLOOD

Lloyd's of London - Hiscox

Coverage Limits

Elements	Minimum	Maximum	Deductibles
Home Replacement Cost	\$100,000	\$2,250,000	N/A
Building Property	\$100,000	\$2,250,000	<ul style="list-style-type: none"> • \$1,000 • \$2,000 • \$5,000 • \$10,000 • \$25,000
Other Structures	10% of Building Property (always included)		
Personal Property	Varies by Occupancy:		70%
	<ul style="list-style-type: none"> • 35% for Primary • 10% for Seasonal, Secondary and Tenanted 		
Loss of Use	Minimum of 20% of Building Property with a maximum of \$50K		First 5 days

Additional Coverages

Personal Property Replacement Cost Available

Deductibles

Building/Personal Property	\$1k, \$2k, \$5k, \$10k, \$25k
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Hiscox doesn't have separate deductibles by coverage applying to a single loss occurrence. Loss of Use: First five (5) days

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: or
- 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 expiry date of an NFIP policy mid-term, with no lapse in cover; or
- The risk binds immediately on the previous expiry 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 prefabricated, mobile, modular, 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?
- Is the construction type Asbestos?

Surplus Lines Disclosure/Acknowledgement

Applies in AL/MA (same as that of homeowners)

No waiver for D.E. & Declinations in AL for flood (note that waiver applies to the coverage against the perils of Wind/hail and the property is located within an area in Baldwin or Mobile county south of the southern right-of-way line of I-10.)

Does not apply in FL/LA/TX

Elevation Certificate Required? No

We are asking for the difference in height between the ground around the home and the height of the first floor in feet. This can be calculated in a number of ways:

- Physically measuring the height;
- Calculating the height using an image of the home obtained from the internet;
- Retrieving the height from an application; or
- Calculating the height from an elevation cert.

Windstorm policy coverage required

Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

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