



Neptune Flood – Commercial

Co-Hosted by: Braishfield and Neptune

We are SUPER PUMPED that you are here!!

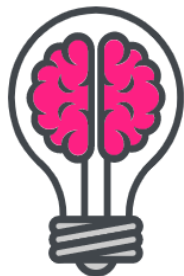
Agenda

- Who is Neptune
- Product Information
- How to Get a Quote with Neptune
- Next Steps
- Questions and Answers

About Neptune



WE MAKE IT EASY TO
BUY FLOOD INSURANCE



ABOUT NEPTUNE FLOOD INSURANCE

In 2016, Neptune Flood Insurance was created by merging **technology**, math algorithms, and insurance expertise into an innovative flood insurance product. The result was **affordable coverage** for thousands of Americans – delivered in an effortless, intuitive and on-demand platform. It's backed by some of the largest insurance markets in the world.

ALL POLICIES RATED A OR BETTER BY AM BEST

Neptune Flood Insurance is backed by some of the largest insurance markets in the world. They are significant players in the U.S. market and are rated "A" (Excellent) or better by A.M. Best. With this financial stability, Neptune feels confident in waterproofing people's lives day in and day out with high limits and additional coverages.

Product Details - Commercial



Faster, Easier and Better

We make it easy to buy flood insurance. It's simple, just enter the property address and bind in two minutes.

Our platform is the fastest and easiest in the U.S. No Elevation Certificate (EC), photos or trailing documents needed.

GET MORE NOW!

Building Coverage up to \$4MM and Contents Coverage up to \$500K with an option to add \$25K in Business Interruption insurance that provides \$500 a day for up to 50 days after a 14-day wait period. So, if your client's building is closed for 64 days after a flooding event, they would collect \$25K in Business Interruption Coverage. Additionally, unlike an NFIP policy, Neptune covers tenant improvement and betterments with no sublimit.

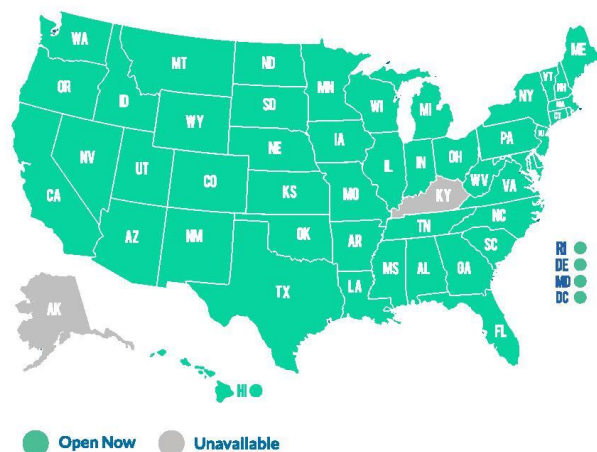
The Comparison!	Neptune Commercial Flood	NFIP Commercial Flood
Building Coverage	\$4,000,000	\$500,000
Contents Coverage	\$500,000	\$500,000
Additional Coverage	Yes! Business Interruption up to \$25,000	N/A
Elevation Certificate (EC)	No	<i>Required, slow and expensive.</i>
Waiting Period	No wait on real estate closing otherwise 10 days.	<i>No wait on real estate closing otherwise 30 days.</i>

Product Details - Commercial

AVAILABLE DEDUCTIBLES:

\$1,250 — \$2,000 — \$5,000 — \$10,000 — \$25,000 — \$50,000

In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)



ELIGIBILITY:

- Non-residential risks.
- Building square footage: There is no minimum and maximum square footage in X and A zones. For V zones there is no minimum and the maximum is 25,000 square feet. Please note this is not limited to the space being occupied, leased/rented but rather the entire building square footage.

THINGS TO KNOW:

Flood damage is expensive, the average commercial flood claim is \$90,000.

Client has an SBA Loan? Great news! The SBA now accepts private flood insurance to satisfy their flood insurance requirements.

Client only renting or leasing commercial space? Buy Contents coverage only or also protect the building by adding the owner as an additional insured.

Start writing today, head over to
NeptuneFlood.com/agent-hub

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Life. Waterproofed.

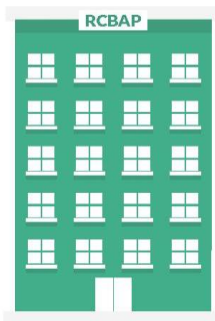
Product Details - RCBAP



RCBAP: Faster, Easier and Better

We make it easy to buy residential condominium flood insurance. It's simple, just enter the property address and bind in two minutes.

Our platform is the fastest and easiest in the U.S. No Elevation Certificate (EC), photos or trailing documents needed.



RCBAP: GET MORE NOW!

Building Coverage up to \$4MM and Content Coverage up to \$500K. Contents under RCBAP must be in the covered residential condominium building and be owned by the unit owners in common or owned by the association solely and used for the business of the association.

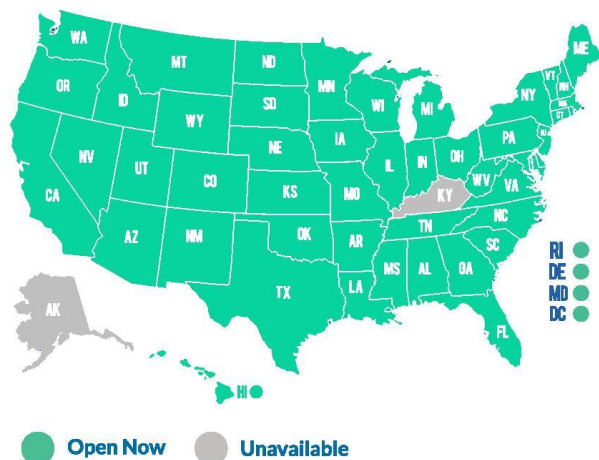
The Comparison!	Neptune RCBAP Flood	NFIP RCBAP Flood
Building Coverage	Per Unit/Per Building \$4MM/\$4MM	Per Unit/Per Building \$250K/N/A
Contents Coverage	\$500,000	\$100,000
Elevation Certificate (EC)	No	<i>Required, slow and expensive.</i>
Waiting Period	No wait on real estate closing otherwise 10 days.	<i>No wait on real estate closing otherwise 30 days.</i>

Product Details - RCBAP

AVAILABLE DEDUCTIBLES:

\$1,250 — \$2,000 — \$5,000 — \$10,000 — \$25,000 — \$50,000

In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)



ELIGIBILITY:

- Exclusively for condo form of ownership.
- Building square footage: There is no minimum and maximum square footage in X and A zones.

THINGS TO KNOW:

- Up to \$4MM of coverage per building (one building per policy - multiple buildings/policies allowed).
- Up to 40 units per building (buildings with over 40 units are not yet eligible).
- Minimum of \$100,000 of coverage per unit.

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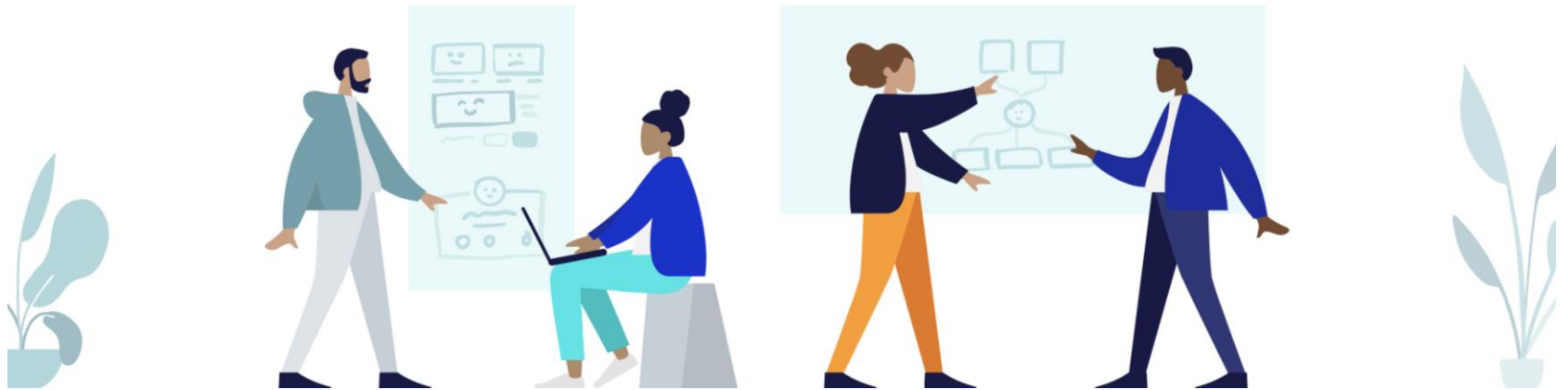
WEB DEMO

Next Steps

- Email John Barfield - jbarfield@Braishfield.com
- I want Neptune!!
- Login credentials will be issued

Questions?

ANY QUESTIONS??



Contact Us

➤ Thank you for your time

➤ Contact me for more information:

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Connect with me via **LinkedIn** [linkedin.com/in/therealjohnbarfield](https://www.linkedin.com/in/therealjohnbarfield)

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