



Neptune Flood – Residential

Co-Hosted by: Braishfield and Neptune

We are SUPER PUMPED that you are here!!

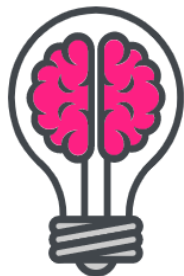
Agenda

- 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 - Residential



Faster, Easier and Better

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

"The process to personalize and obtain flood insurance on my beach property was so simple, that I thought there had to be some mistake!"

- Melissa, New Jersey

ADDITIONAL COVERAGES PROTECT YOUR CLIENT!

Dwelling coverage up to \$4MM and Contents Coverage up to \$500K with an option to add additional coverages to protect your client for items not covered in the National Flood Insurance Program:

Basement Contents (up to \$10K)

NFIP only covers limited basement contents, such as wall fixtures, elevators, air conditioners, and washer/dryer.

Pool Repair and Refill (up to \$10K)

The NFIP specifically excludes coverage for swimming pools. With this endorsement, Neptune will cover swimming pool repair & refill costs.

Unattached Structures on Property (up to \$50K)

Neptune will pay up to the limit purchased for ALL Unattached Structures combined. This limit is in addition to Coverage A.

Temporary Living Expenses (up to \$10K)

If your client is unable to live in their home, Neptune will reimburse up to \$100 each day for temporary housing and up to \$35 a day for each family member residing in the home for food during this time for up to 3 months.

The Comparison!	Neptune Residential Flood	NFIP Residential Flood
Dwelling Coverage	\$4,000,000	\$250,000
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Basement Contents, Pool Repair and Refill, Unattached Structures, Temporary Living Expenses	N/A
Elevation Certificate (EC)	Not required	Required, slow and expensive.
Waiting Period	No wait on real estate closing otherwise 10 days.	No wait on real estate closing otherwise 30 days

Product Details - Residential

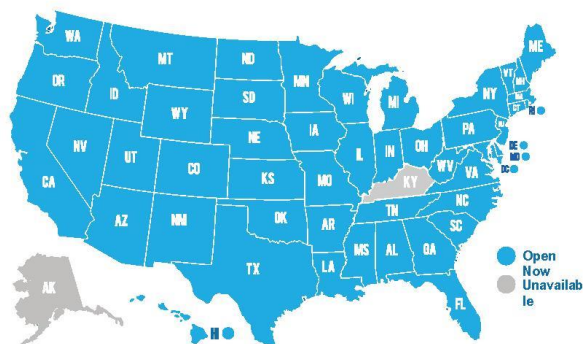
AVAILABLE DEDUCTIBLES:

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

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

ELIGIBILITY:

- 1-4 family dwelling, including condos for unit owners.



INELIGIBILITY:

- Properties with > 1 loss or > \$25K
- Manufactured or Mobile Homes
- A building located entirely in, on, or over water
- Grandfathered or CBRA properties

THINGS TO KNOW:

- Floods are the #1 natural disaster in the U.S. and worldwide. Damage from floodwaters surpasses the losses caused by hurricanes, tornadoes, or earthquakes – as horrifying and powerful as those catastrophic events are.
- 25% of all flood claims are located outside of "high risk" A and V zones.
- Neptune offers coverage for rental properties and secondary homes without the \$250 fee the NFIP charges, allowing you to get a lower price for your clients.
- The average flood claim for residential is \$46K.

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

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Life. Waterproofed.



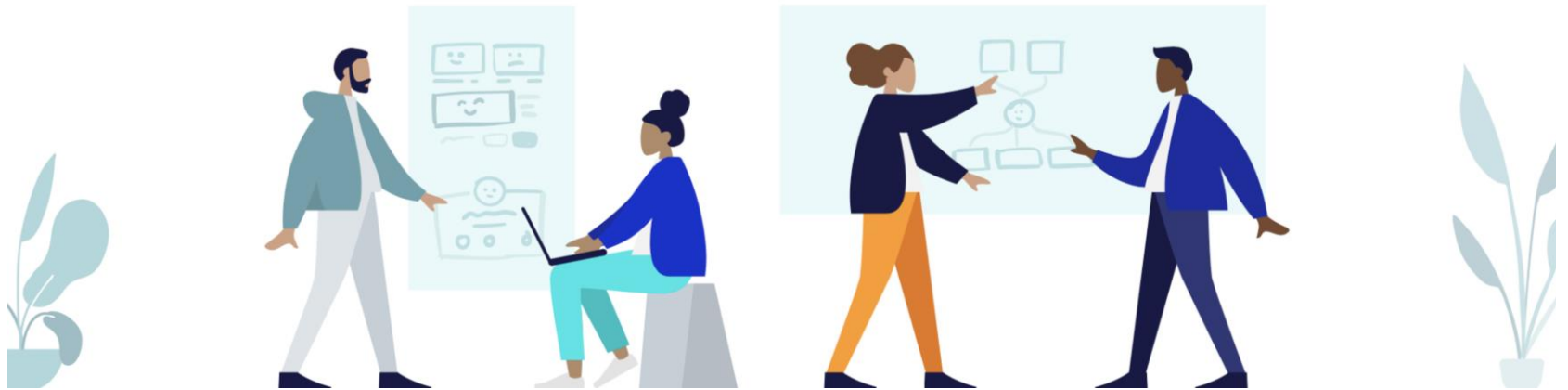
WEB DEMO

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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