

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!

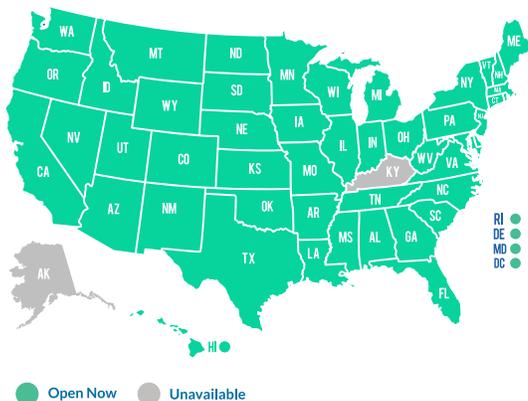
Building Coverage up to \$4MM and Contents Coverage up to \$500K with an option to add \$25K in Business Interruption insurance that provides \$500 a day for up to 50 days after a 14-day wait period. So, if your client's building is closed for 64 days after a flooding event, they would collect \$25K 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>

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