

FLOOD INSURANCE
CHANGES
EVERYTHING



Join over 17,000
insurance agencies in the
Wright Flood network:



Distinguished.

Protecting America's businesses from the devastation of flood loss

For more than 40 years, Wright Flood has provided federal flood insurance, excess flood coverage and leading-industry experience, earning an A (Excellent) rating from AM Best.






Why sell flood insurance:

- The #1 E&O liability to your agency is not offering flood insurance to all your property insurance clients. Wright Flood helps you weather the storm.
- Business insurance doesn't cover for flood loss. Every property owner is at risk – in all 50 states, high- or low-risk zones, all property types. Don't let flood loss ruin their future or sink your agency.
- Serve the needs of your clients while you stabilize your business. Increase customer loyalty by covering all their insurance needs within your agency.

Why choose Wright Flood:

- Proven claims service – nationwide
- Personalized customer service to meet your needs online, via chat, or by phone (8 a.m. – 8 p.m. EST)
- Sales, marketing support, and training to grow your business
- Excess flood coverage options to insure up to replacement cost*
*Subject to underwriting guidelines
- Technology designed for ease of use, accuracy, and NFIP compliance

Private Flood Quick Reference Guide

Private Flood Products	Type	AM Best Rating	Available States	Carrier Status	Max Building Coverage	Max Contents	Other Structures	Loss of Use	Deductible Options	General Information
	Primary Residential Flood	A	AL, CA, CT, FL, GA, HI, LA, MD, MS, NC, NJ, NY, OH, PA, SC, TN, TX, VA, WA	Non-Admitted	\$5,000,000*	50% of Building Cov, Max \$250,000	10% of Building Cov, Max of \$100,000	20% of Building Cov, Max of \$50,000	\$1,000 to \$20,000	<ul style="list-style-type: none"> 1-4 Family (no individual condo units) Replacement Cost Loss Settlement 7-day waiting period for non-loan closings 25% min Earned Premium *Cov A >\$1M Requires UW Approval
	Primary Residential Flood	A	CA, FL, GA, LA, MA, MS, NC, NJ, NY, PA, SC, TX, VA, WA	Non-Admitted	\$1,250,000	\$875,000	10% of Building Cov	20% of Building Cov	\$1,000 to \$25,000	<ul style="list-style-type: none"> 1-4 Family (no individual condo units) HO3 Flood Only Form* No Elevation Certification 7-day waiting period for non-loan closings 25% min Earned Premium
	Primary Flood	A	CA, FL, MA, MS, NC, NJ, NY, PA, SC, TX, WA	Non-Admitted	\$2,000,000 TIV Residential & Commercial	50% of Cov A Commercial 70% for Residential	N/A	Up to \$5,000 of addit'l cov (where available)	\$1,000 to \$50,000	<ul style="list-style-type: none"> NFIP Equivalent coverage forms* No waiting period for loan closing (including cash closings) 7-day waiting period for non-loan closings Inland market focus Residential & limited commercial
	Excess Residential Flood	A	All States EXCEPT: AK, KS, KY, MO, NH, SD, VT, WA, WY	Admitted	\$1,750,000	\$100,000	N/A	N/A	N/A	<ul style="list-style-type: none"> Can be written over any NFIP policy No Elevation Certificate needed to rate Follows NFIP coverage form* and waiting period
	Primary or Excess	A	AL, AZ, CA, CT, FL, GA, HI, IN, LA, MD, MS, NC, ND, NJ, NM, NV, NY, OH, OR, PA, SC, TN, TX, VA, WA	Non-Admitted	Complete the Brokerage application and SOV (if applicable) found on the Agent Bulletin Board, and email your submission to: Brokerage@weareflood.com					<ul style="list-style-type: none"> Higher values Commercial & residential Coastal barrier Business income Scheduled policy locations Solutions for unique UW needs

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(800) 449-8842

www.wrightflood.com

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