

Neptune vs. NFIP: A new, smarter, flood solution

	NEPTUNE	NFIP
Elevation Certificate & Photos Required	NO	YES
Max Building Coverage	\$2,000,000	\$250,000
Max Contents Coverage	\$500,000	\$100,000
Deductibles	up to \$50K	up to \$10K
Waiting Period	10 Days	30 days
Additional Coverages	Temporary Living Expenses Replacement Cost on Contents Pool Coverage Detached Structures Basement Contents	NONE