

Neptune Residential Flood vs. NFIP: A smarter flood solution

| | NEPTUNE | NFIP |
|-----------------------|--|-------------|
| EC & Photos Required | NO | YES |
| Max Building Coverage | \$2 Million | \$250K |
| Max Contents Coverage | \$500K | \$100K |
| Deductibles | up to \$25K | up to \$10K |
| Waiting Period | 10 Days (Can be sooner if needed for real estate closings) | 30 days |
| Additional Coverages | Temporary Living Expense Replacement Costs on Contents Pool Repair and Refill Detached Structures | NONE |

