

Faster, Easier and Better

It's simple, just enter your residential address and bind online 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 TO PROTECT YOUR HOME!

Dwelling coverage up to \$2m and Content coverage up to \$500k with an option to add additional coverages to protect your assets 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 coverages 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 the primary dwelling coverage.

Temporary Living Expenses (up to \$10k)

If you're unable to live in your 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.

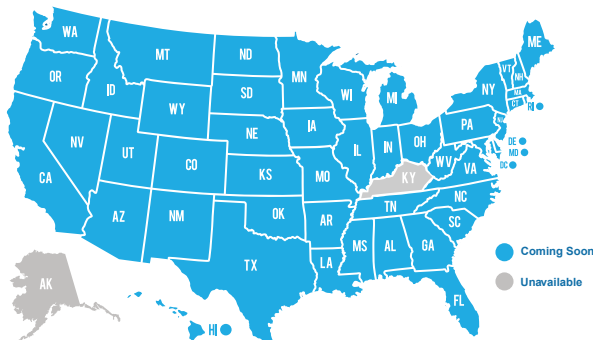
The Comparison!	Neptune Residential Flood	NFIP Residential Flood
Dwelling Coverage	\$2,000,000	\$250,000
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Basement Contents, Pool Repair and Refill, Unattached Structures, Temporary Living Expenses	N/A
Elevation Certificate (EC)	Not required	Required, slow and expensive.
Waiting Period	No wait on real estate closing otherwise 10 days.	No wait on real estate closing otherwise 30 days

AVAILABLE DEDUCTIBLES:

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

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 save money.
- The average flood claim for residential is \$46k.

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