NEPTUNE
COMMERCIAL FLOOD

SUPPORT@NEPTUNEFLOOD.COM

Faster, Easier and Better

Protect your business and inventory from floods. Your property insurance does not cover flood damage, you must buy a separate flood policy.

NEPTUNE COMMERCIAL FLOOD IS SIMPLE

Neptune makes buying flood insurance easy. We save time and money associated with obtaining an elevation certificate, plus your agent can quote and buy a policy for you in less than two minutes.

The NFIP (National Flood Insurance Program) caps out at $500,000 of building coverage while Neptune can provide more coverage for your building - up to $4,000,000.

WHY DO I NEED FLOOD INSURANCE?

- Flood damage is expensive, the average commercial flood claim is $90,000.
- Flood damage is NOT covered by your property insurance policy.
- Flooding is a risk for any business, regardless of location. Most of the damage from recent storms occurred outside of "high risk" flood zones. When Hurricane Harvey hit Houston, 70% of the flood claims were at locations not required to carry flood insurance. Wherever it rains, it can flood.

EXTRA COVERAGE

Neptune's Business Interruption insurance covers up to $25,000 and provides $500 a day for up to 50 days after a 14-day wait. So, if your building is closed for 64 days after a flooding event, you would collect $25,000 in Business Interruption Coverage. The NFIP does not offer this coverage.

THINGS TO KNOW:

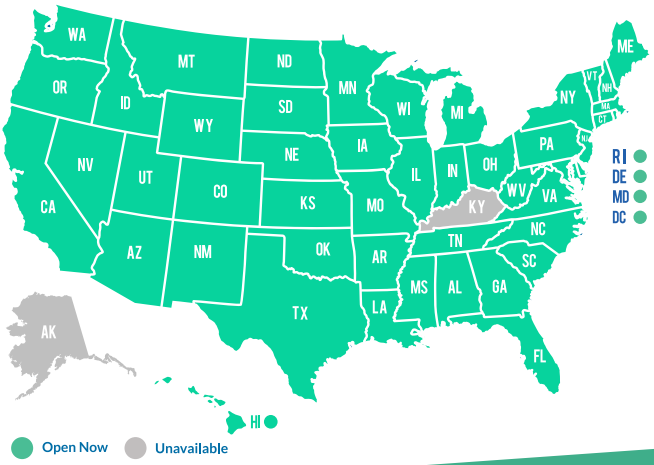
- Have a SBA Loan? Great news! The SBA now accepts private flood insurance to satisfy their flood insurance requirements.
- Only renting or leasing commercial space? Then, buy contents only coverage or also protect the building by adding the owner as an additional insured.

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**	*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:

$1,250 — $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)



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