

# Faster. Easier. 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 \$4,000,000 and Contents Coverage up to \$500,000 with an option to add additional coverages to protect your assets not covered in the National Flood Insurance Program:

### Basement Contents (up to \$10,000)

NFIP only covers limited basement contents, such as wall fixtures, elevators, air conditioners, and washer/dryer.

### Pool Repair and Refill (up to \$10,000)

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 \$50,000)

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 \$10,000)

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	\$4,000,000	\$250,000
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Basement Contents, Pool Repair & Refill, Unattached Structures, Temporary Living Expenses	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.

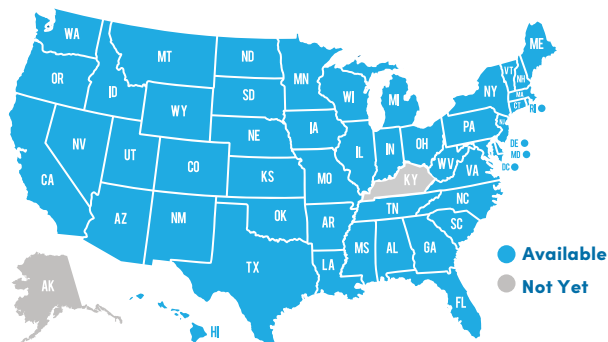
### AVAILABLE DEDUCTIBLES:

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

In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

### ELIGIBILITY:

- 1-4 family dwelling, including condos for unit owners



### INELIGIBILITY:

- Properties with more than one loss, or a loss greater than \$25,000
- Manufactured or Mobile Homes
- A building located partially or 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 \$46,000.

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