

Faster. Easier. Better.

We make it easy to buy flood insurance. It's simple: just enter the residential address and bind 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 PROTECT YOUR CLIENT!

Dwelling coverage up to \$4,000,000 and Content 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 coverage 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 Coverage A.

Temporary Living Expenses (up to \$10,000)

If your client is unable to live in their 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. |

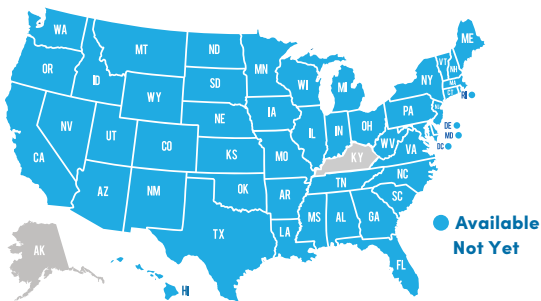
AVAILABLE DEDUCTIBLES:

\$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 get a lower price for your clients.
- The average flood claim for residential is \$46,000.

Call your Agent:

Agent Name Agent #

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ARE YOU COVERED FOR FLOODING?

We make it easy to buy flood insurance!



Every state and 98% of the nation's counties have experienced a flooding event. Still, only 5% of U.S. residents have flood insurance and only 40% of the A or V zones (FEMA designated as high-risk) are insured. Why aren't more people buying flood protection? Mainly because homeowners believe one of these myths:

Myth #1: My house isn't in a "flood zone" or my lender doesn't require it.

Truth: If in a high-risk (mandatory) flood zone (starts with A or V) then you're required by law to have flood insurance if you have a mortgage. About 70% of Hurricane Harvey victims did not have flood insurance, mainly because their flooded homes were not in A or V zones, so they were not required to buy it. With 75% of FEMA maps outdated (some as old as 1983), this just isn't a reliable indicator of risk. 25% of all flood claims occur outside of high-risk (A & V zone) areas.

Myth #2: I have a homeowners policy, so I am covered.

Truth: Homeowners and renters policies do not cover flooding. Customers need a separate flood policy to cover flooding events.

Myth #3: If a flood ever happens, FEMA will bail me out.

Truth: A federal disaster must be declared before FEMA assistance becomes available. If a declaration is made (occurs less than 50% of the time), the "bailout" is usually in the form of a low-interest disaster loan, which must be repaid. Some families also rely on grants which, if provided, are not enough to cover losses. For example, Hurricane Harvey victims received an average grant payout of only \$4,300 from FEMA, while the average loss was \$116,823.

Choose the Protection You Need

It takes 2 minutes to get a flood quote with Neptune. You can even buy extra coverage for temporary living expenses and replacement cost on your personal property. Get what you need to protect your home and family. The average flood loss over the last 3 years was \$73,960.

Agent Name Agent #

Faster. Easier. Better.

We make it easy to buy flood insurance. It's simple: just enter the property address and bind in two minutes.

Our platform is the fastest and easiest in the U.S. No Elevation Certificate (EC), photos, or trailing documents needed.

GET MORE NOW!

Building Coverage up to \$4,000,000 and Contents Coverage up to \$500,000 with an option to add \$25,000 in Business Interruption insurance that provides \$500 a day for up to 50 days after a 14-day wait period. So, if your client's building is closed for 64 days after a flooding event, they would collect \$25,000 in Business Interruption Coverage. Additionally, unlike an NFIP policy, Neptune covers tenant improvement and betterments with no sublimit.

THE COMPARISON

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.

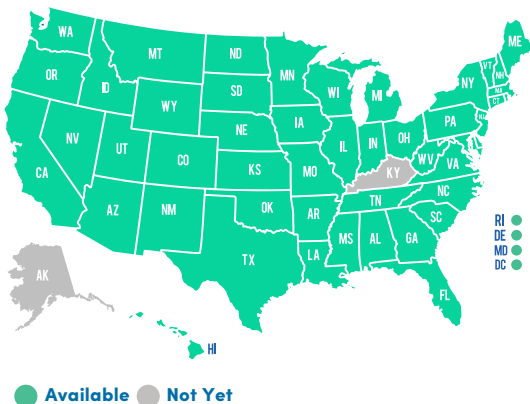
NEPTUNE COMMERCIAL FLOOD

NFIP COMMERCIAL FLOOD

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)



ELIGIBILITY:

- Non-residential risks
- Building square footage:
 - A & X Zones: No minimum or maximum square footage
 - V Zone: No minimum, maximum 25,000 square feet

Note: based on entire building square footage, not only the occupied or leased/rented space

THINGS TO KNOW:

- Flood damage is expensive, the average commercial flood claim is \$90,000.
- Client has an SBA Loan? Great news! The SBA now accepts private flood insurance to satisfy their flood insurance requirements.
- Client only renting or leasing commercial space? Buy Contents coverage only or also protect the building by adding the owner as an additional insured.

Start writing today. Head over to NeptuneFlood.com/agent-hub

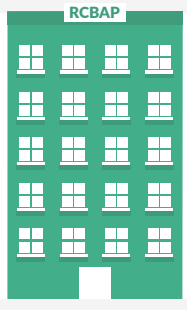
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Life. Waterproofed.

RCBAP: Faster. Easier. Better.

We make it easy to buy residential condominium flood insurance. It's simple: just enter the property address and bind in two minutes.

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RCBAP: GET MORE NOW!

Building Coverage up to \$4,000,000 and Content Coverage up to \$500,000. Contents under RCBAP must be in the covered residential condominium building and be owned by the unit owners in common or owned by the association solely and used for the business of the association.

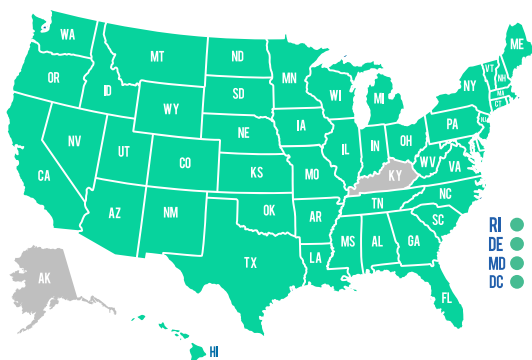
THE COMPARISON

| | NEPTUNE RCBAP FLOOD | NFIP RCBAP FLOOD |
|----------------------------|--|--|
| Building Coverage | \$4,000,000 per unit \$4,000,000 per building | \$250,000 per unit/per building Not Available |
| Contents Coverage | \$500,000 | \$100,000 |
| 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)



● Available ● Not Yet

ELIGIBILITY:

- Exclusively for condo form of ownership
- Building square footage:
 - A & X Zones: no minimum, no maximum
 - V Zone: no minimum, 25,000 sq. ft. maximum. No basements.

THINGS TO KNOW:

- Up to \$4,000,000 of coverage per building (one building per policy - multiple buildings/policies allowed)
- Maximum of 80 units per building
- Minimum of \$50,000 coverage per unit

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