

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 replacement cost 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

NO

Waiting Period

No wait on real estate closing. Otherwise, 10 days.

No wait on real estate closing. Otherwise, 30 days.

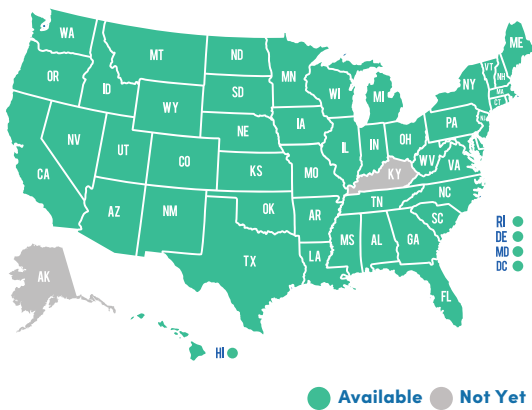
NEPTUNE COMMERCIAL FLOOD

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, 100,000 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:

- The average commercial flood claim over the last three years is \$91,000.
- Unlike the NFIP, Neptune does not require replacement cost estimates or valuations. This saves you time to focus on your clients.
- Client only renting or leasing commercial space? Buy Contents coverage only or also protect the building by adding the owner as an additional insured.
- Coverage A or B must be triggered in order for additional coverage to apply

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

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Life. Waterproofed.