

# 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!

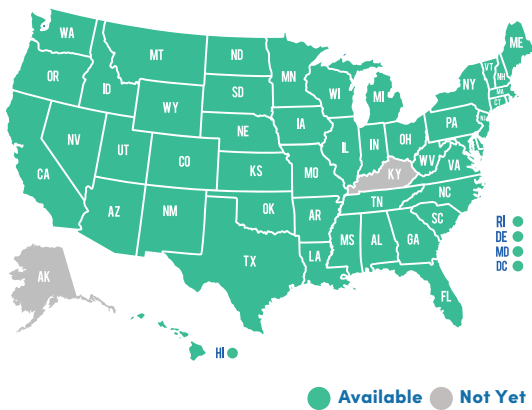
Building coverage up to \$4,000,000 and Contents coverage up to \$500,000, with two optional add-ons - Replacement Cost on Building and up to \$50,000 in Business Interruption coverage. Get more at Neptune with higher limits and optional coverages not offered by the National Flood Insurance Program.

### THE COMPARISON

	NEPTUNE COMMERCIAL FLOOD	NFIP COMMERCIAL FLOOD
Building Coverage	\$4,000,000	\$500,000
Contents Coverage	\$500,000	\$500,000
Additional Coverage	Business Interruption up to \$50,000, Replacement Cost on Building	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.

**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](https://NeptuneFlood.com/agent-hub)