
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.

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

SUPPORT@NEPTUNEFLOOD.COM
Use our digital chatbot Poseidon 24/7 for FAQs, payments, endorsements, and more in English and Spanish.