NEPTUNE

MULTI-LOCATION FLOOD INSURANCE

Multiple-Location Accounts

While Neptune agents always have the option to quote each building in the agent portal, our team is here to assist with multi-location accounts.

Send in your Statement of Values and our team will send back quote numbers and premiums.

QUOTING MULTIPLE LOCATIONS

Our team is here to help you quote multi-location accounts with ease. Whether it is new business or an NFIP renewal, Neptune can quickly provide you with quotes on RCBAP, apartments, hotels, motels, inns, and more.

ELIGIBILITY

- Exclusive service for accounts with 5+ buildings
- Must provide Statement of Values that includes address, coverage amounts, number of units, and stories
- If each building has the same address (ex. "Building A"), then provide a map showing where each building is located

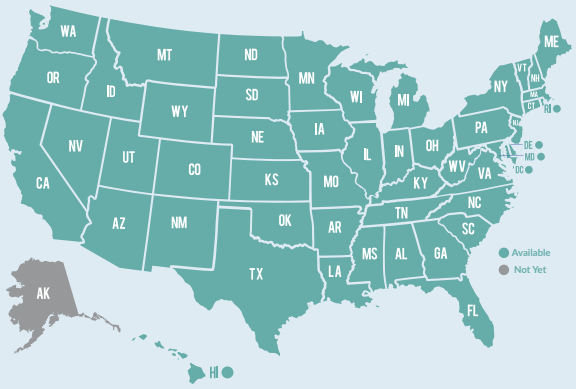
THINGS TO KNOW

- One building per policy. Multiple buildings and policies are allowed.
- RCBAP:
  - $100,000 minimum building coverage per unit
  - $15,000,000 per building
  - Maximum of 100 units per building
- Apartments:
  - Maximum of 250 units per building
  - Minimum amount of coverage based on number of units in building
  - Eligibility based on number of stories

USE OUR DIGITAL CHATBOT POSEIDON 24/7
for FAQs, payments, endorsements, and more.

THE COMPARISON	NEPTUNE Flood	NFIP Flood
Building Coverage	Commercial $4,000,000 Apartments $10,000,000 RCBAP $15,000,000	Commercial $500,000 per building RCBAP $100,000 per unit
Contents Coverage	Commercial $1,000,000 RCBAP $500,000	Commercial $500,000 RCBAP $100,000
Elevation Certificate	OPTIONAL	OPTIONAL
Waiting Period	No wait on real estate closing or rollovers from another flood policy. Otherwise, 10 days.	No wait on real estate closing or rollovers from another flood policy. Otherwise, 30 days.

COVERAGE MAP



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 coverage and Contents coverage.

READY TO GET STARTED?

Email gabby@neptuneflood.com

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