

Purchase excess coverage on top of an NFIP policy and add optional primary coverages to ensure your customer has the protection and peace of mind they need.

### RESIDENTIAL EXCESS

BUILDING	CONTENTS	Temporary Living Expenses	Replacement Cost on Contents	Basement Contents	Unattached Structures	Pool Repair & Refill	Loss of Rental Income
\$4,000,000 max \$50,000 min	\$500,000 max \$10,000 min	●	●	●	●	●	●

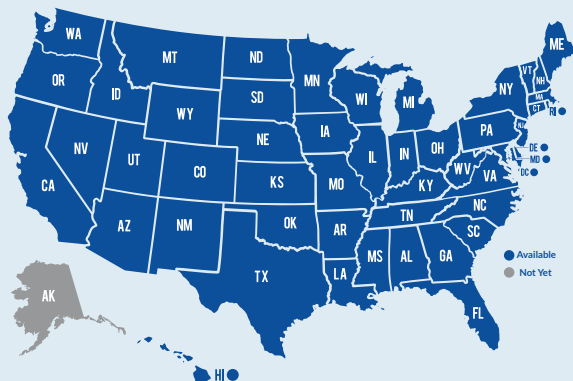
### COMMERCIAL & APARTMENTS EXCESS

	BUILDING	CONTENTS	Business Interruption	Replacement Cost on Building	Loss of Rental Income	Pool Repair & Refill	Basement Contents
Commercial	\$4,000,000 max \$50,000 min	\$500,000 max \$10,000 min	●	●		●	●
Apartments	\$4,000,000 max *	\$500,000 max \$10,000 min		●	●	●	●

\*per unit minimums apply

### RCBAP EXCESS

BUILDING	CONTENTS	Pool Repair & Refill	Basement Contents
\$4,000,000 max \$50,000 min	\$500,000 max \$10,000 min	●	●



### THINGS TO KNOW

- All coverage amounts are in excess of the maximum available under the NFIP
- \$0 deductible
- Available in 49 states and Washington, D.C.
- 10-day waiting period
- No wait on real estate closings
- Minimum earned premiums apply

# WHEN SHOULD I OFFER THIS?

For customers with grandfathered NFIP policies, provide excess and optional coverages to fully protect their property and contents.

## EXAMPLE SCENARIOS

**RESIDENTIAL** Your customer has a home with a replacement value of more than the NFIP's \$250,000 limit.

### BUILDING

FULL PROPERTY VALUE		\$4.25mm
NFIP \$250k	NEPTUNE EXCESS	\$4mm

### CONTENTS

FULL CONTENTS VALUE		\$600k
NFIP \$100k	NEPTUNE EXCESS	\$500k

### OPTIONAL PRIMARY COVERAGES

- Temporary Living Expenses \$20k
- Basement Contents \$10k
- Unattached Structures \$100k
- Pool Repair and Refill \$20k
- Loss of Rental Income \$20k

### ENHANCED EXCESS COVERAGE

- Replacement Cost on Contents

**COMMERCIAL** Your customer wants to adequately cover their commercial property with a replacement value above \$500,000.

### BUILDING

FULL PROPERTY VALUE		\$4.5mm
NFIP \$500k	NEPTUNE EXCESS	\$4mm

### CONTENTS

FULL CONTENTS VALUE		\$600k
NFIP \$100k	NEPTUNE EXCESS	\$500k

### OPTIONAL PRIMARY COVERAGES

- Business Interruption \$50k
- Pool Repair and Refill \$20k
- Basement Contents \$10k

### ENHANCED EXCESS COVERAGE

- Replacement Cost on Building

**RCBAP** The value of the individual units in your customer's condo building is above the NFIP's \$250,000 limit.

**EXAMPLE: 8 UNIT BUILDING** Each unit valued at \$750,000

FULL PROPERTY VALUE		\$6mm
NFIP \$2mm	NEPTUNE EXCESS	\$4mm

### OPTIONAL PRIMARY COVERAGES

- Pool Repair and Refill \$20k
- Basement Contents \$10k

**APARTMENTS** Your customer has an apartment building with a replacement value above \$500,000.

### BUILDING

FULL PROPERTY VALUE		\$4.5mm
NFIP \$500k	NEPTUNE EXCESS	\$4mm

### CONTENTS

FULL CONTENTS VALUE		\$600k
NFIP \$100k	NEPTUNE EXCESS	\$500k

### OPTIONAL PRIMARY COVERAGES

- Loss of Rental Income \$500k
- Pool Repair and Refill \$20k
- Basement Contents \$10k

### ENHANCED EXCESS COVERAGE

- Replacement Cost on Building

- All coverage amounts are in excess of the maximum available under the NFIP, even if purchased primary coverage is less than the NFIP maximum.

- Optional primary coverages are available once the associated building or contents coverage is purchased.
- View more details at [neptuneflood.com/excess](https://neptuneflood.com/excess)