

Faster. Easier. Better.

ADDITIONAL COVERAGES TO PROTECT YOUR CLIENT

Building coverage up to \$4,000,000 and Contents coverage up to \$500,000 with an option to add additional coverages to protect assets not covered in the National Flood Insurance Program (NFIP):

TEMPORARY LIVING EXPENSES (UP TO \$20,000)

If your customer is unable to live in the building, we will reimburse 75% of covered temporary living expenses incurred, up to the selected \$10,000 or \$20,000 limit of coverage.

REPLACEMENT COST ON CONTENTS

Contents are paid out as actual cash value (ACV). If your customer would like the claim settled for the replacement cost of the items at the time of the loss without depreciation, add this extra protection.

BASEMENT CONTENTS (UP TO \$10,000)

Expands the list of covered basement contents not included in a standard policy.

UNATTACHED STRUCTURES (UP TO \$100,000)

Neptune will pay up to the limit purchased for all unattached structures combined, excluding residential, commercial, and farming structures. This limit is in addition to Building Coverage.

POOL REPAIR AND REFILL (UP TO \$20,000)

The NFIP specifically excludes coverage for swimming pools. With this endorsement, Neptune will cover in-ground swimming pool repair & refill costs.

LOSS OF RENTAL INCOME (UP TO \$20,000)

If your client owns a rental property, protect the investment with up to \$20,000 in rental loss if the property becomes uninhabitable due to flooding.

ELIGIBILITY

- 1-4 family dwelling, including condos for unit owners

INELIGIBILITY

- Properties with more than one flood loss, or a flood loss greater than \$25,000
- Manufactured or mobile homes
- Buildings located partially or entirely in, on, or over water
- CBRA properties

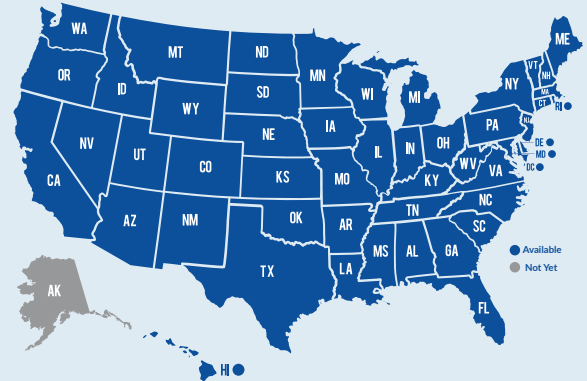
SUPPORT@NEPTUNEFLOOD.COM

USE OUR DIGITAL CHATBOT POSEIDON 24/7

for FAQs, payments, endorsements, and more.

THE COMPARISON	NEPTUNE Residential Flood	NFIP Residential Flood
Building Coverage	\$4,000,000	\$250,000
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Temporary Living Expenses, Replacement Cost on Contents, Basement Contents, Unattached Structures, Pool Repair & Refill, Loss of Rents	N/A
Elevation Certificate	OPTIONAL	NO
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, 10 days.

COVERAGE MAP



AVAILABLE DEDUCTIBLES

\$1,000 | \$1,250 | \$2,000
\$5,000 | \$10,000 | \$25,000

In each flood loss, the deductible amount applies separately to Building Coverage and Contents Coverage.

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