

Faster. Easier. Better.

ADDITIONAL COVERAGES TO PROTECT YOUR BUSINESS

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):

BUSINESS INTERRUPTION (UP TO \$50,000)

The business is covered up to \$50,000 in eligible expenses for up to 50 days after a 14-day waiting period.

REPLACEMENT COST ON BUILDING

Contents are paid out as actual cash value. A claim will be settled for the replacement cost of the building at the time of the loss without depreciation.

BASEMENT CONTENTS (UP TO \$10,000)

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

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

The NFIP specifically excludes coverage for swimming pools. Neptune will cover in-ground swimming pool repair and refill costs.

ELIGIBILITY

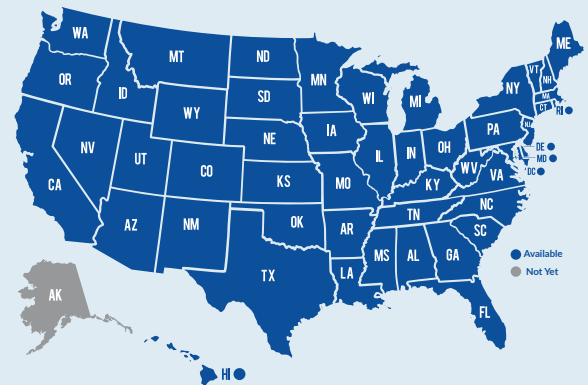
- Non-residential risks
- Building square footage:
 - A & X Zones: No minimum, 100,000 maximum square footage
 - V Zone: No minimum, maximum 25,000 square feet

Note: based on entire building square footage, not only the occupied or leased/rented space

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

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, Replacement Cost on Building, Basement Contents, Pool Repair & Refill	N/A
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, 10 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.

GET STARTED AT
NEPTUNEFLOOD.COM/LOGIN