

Faster, Easier and Better

We make it easy to buy flood insurance. It's simple, just enter the residential address and bind in two minutes.

"The process to personalize and obtain flood insurance on my beach property was so simple, that I thought there had to be some mistake!"

- Melissa, New Jersey

ADDITIONAL COVERAGES PROTECT YOUR CLIENT!

Dwelling coverage up to \$4MM and Contents Coverage up to \$500K with an option to add additional coverages to protect your client for items not covered in the National Flood Insurance Program:

Basement Contents (up to \$10K)

NFIP only covers limited basement contents, such as wall fixtures, elevators, air conditioners, and washer/dryer.

Pool Repair and Refill (up to \$10K)

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

Unattached Structures on Property (up to \$50K)

Neptune will pay up to the limit purchased for ALL Unattached Structures combined. This limit is in addition to Coverage A.

Temporary Living Expenses (up to \$10K)

If your client is unable to live in their home, Neptune will reimburse up to \$100 each day for temporary housing and up to \$35 a day for each family member residing in the home for food during this time for up to 3 months.

The Comparison!	Neptune Residential Flood	NFIP Residential Flood
Dwelling Coverage	\$4,000,000	\$250,000
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Basement Contents, Pool Repair and Refill, Unattached Structures, Temporary Living Expenses	N/A
Elevation Certificate (EC)	Not required	Required, slow and expensive.
Waiting Period	No wait on real estate closing otherwise 10 days .	No wait on real estate closing otherwise 30 days

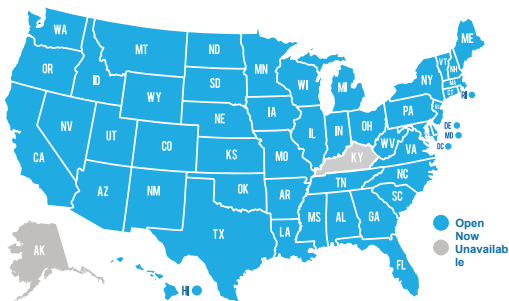
AVAILABLE DEDUCTIBLES:

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

In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

ELIGIBILITY:

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



INELIGIBILITY:

- Properties with > 1 loss or > \$25K
- Manufactured or Mobile Homes
- A building located entirely in, on, or over water
- Grandfathered or CBRA properties

THINGS TO KNOW:

- Floods are the #1 natural disaster in the U.S. and worldwide. Damage from floodwaters surpasses the losses caused by hurricanes, tornadoes, or earthquakes – as horrifying and powerful as those catastrophic events are.
- 25% of all flood claims are located outside of "high risk" A and V zones.
- Neptune offers coverage for rental properties and secondary homes without the \$250 fee the NFIP charges, allowing you to get a lower price for your clients.
- The average flood claim for residential is \$46K.

Start writing today, head over to NeptuneFlood.com/agent-hub

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Our platform is the fastest and easiest in the U.S. No Elevation Certificate (EC), photos or trailing documents needed.

GET MORE NOW!

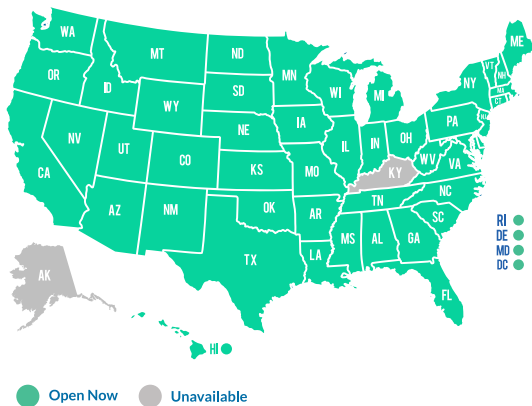
Building Coverage up to \$4MM and Contents Coverage up to \$500K with an option to add \$25K in Business Interruption insurance that provides \$500 a day for up to 50 days after a 14-day wait period. So, if your client's building is closed for 64 days after a flooding event, they would collect \$25K in Business Interruption Coverage. Additionally, unlike an NFIP policy, Neptune covers tenant improvement and betterments with no sublimit.

The Comparison!	Neptune Commercial Flood	NFIP Commercial Flood
Building Coverage	\$4,000,000	\$500,000
Contents Coverage	\$500,000	\$500,000
Additional Coverage	Yes! Business Interruption up to \$25,000	N/A
Elevation Certificate (EC)	No	<i>Required, slow and expensive.</i>
Waiting Period	No wait on real estate closing otherwise 10 days.	<i>No wait on real estate closing otherwise 30 days.</i>

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: There is no minimum and maximum square footage in X and A zones. For V zones there is no minimum and the maximum is 25,000 square feet. Please note this is not limited to the space being occupied, leased/rented but rather the entire building square footage.

THINGS TO KNOW:

Flood damage is expensive, the average commercial flood claim is \$90,000.

Client has an SBA Loan? Great news! The SBA now accepts private flood insurance to satisfy their flood insurance requirements.

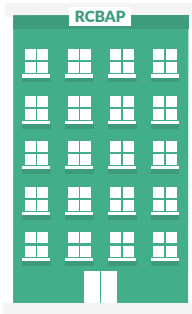
Client only renting or leasing commercial space? Buy Contents coverage only or also protect the building by adding the owner as an additional insured.

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RCBAP: Faster, Easier and Better

We make it easy to buy residential condominium flood insurance. It's simple, just enter the property address and bind in two minutes.

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RCBAP: GET MORE NOW!

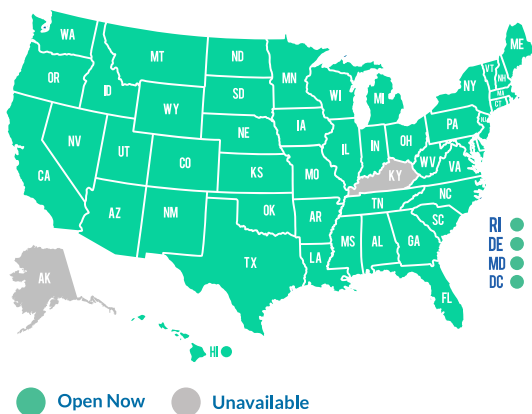
Building Coverage up to \$4MM and Content Coverage up to \$500K. Contents under RCBAP must be in the covered residential condominium building and be owned by the unit owners in common or owned by the association solely and used for the business of the association.

The Comparison!	Neptune RCBAP Flood	NFIP RCBAP Flood
Building Coverage	Per Unit/Per Building \$4MM/\$4MM	Per Unit/Per Building \$250K/N/A
Contents Coverage	\$500,000	\$100,000
Elevation Certificate (EC)	No	<i>Required, slow and expensive.</i>
Waiting Period	No wait on real estate closing otherwise 10 days.	<i>No wait on real estate closing otherwise 30 days.</i>

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:

- Exclusively for condo form of ownership.
- Building square footage: There is no minimum and maximum square footage in X and A zones.

THINGS TO KNOW:

- Up to \$4MM of coverage per building (one building per policy - multiple buildings/policies allowed).
- Up to 40 units per building (buildings with over 40 units are not yet eligible).
- Minimum of \$100,000 of coverage per unit.

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