

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

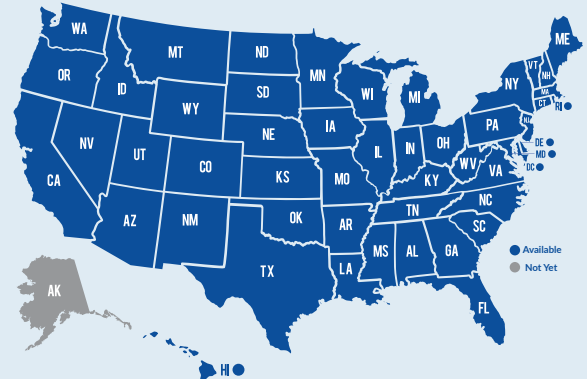
SUPPORT@NEPTUNEFLOOD.COM

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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 Rental Income	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, 30 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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ADDITIONAL COVERAGES TO PROTECT YOUR BUSINESS

Building coverage up to \$4,000,000 and Contents coverage up to \$1,000,000 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

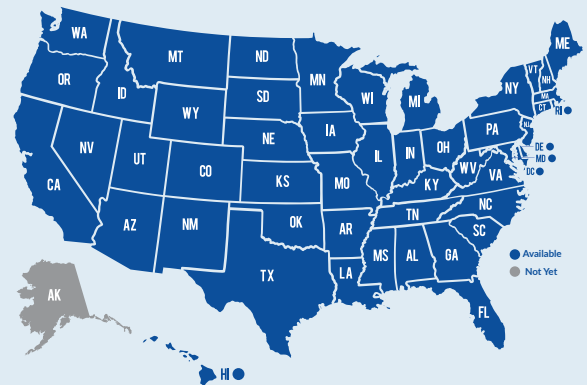
- Non-residential risks
- Building square footage:
 - A & X Zones: No minimum, 100,000 maximum square footage
 - V Zone: No minimum, maximum 25,000 square feet

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

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THE COMPARISON	NEPTUNE Commercial Flood	NFIP Commercial Flood
Building Coverage	\$4,000,000	\$500,000
Contents Coverage	\$1,000,000	\$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, 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.

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ADDITIONAL COVERAGES TO PROTECT YOUR CONDOMINIUM BUILDING

Building coverage up to \$10,000,000 and Contents coverage up to \$500,000, with an option to add additional coverages to protect condominium building assets not covered in the National Flood Insurance Program (NFIP):

BASEMENT CONTENTS (UP TO \$10,000)

Expand 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.

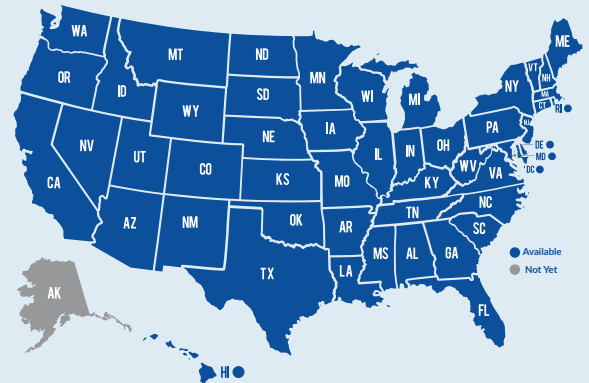
ELIGIBILITY

- Contents under RCBAP must be in the covered residential condominium building and owned by the unit owners in common or owned by the association solely and used for the business of the association.
- Exclusively for condo form of ownership
- Maximum of 100 units per building
- Minimum of \$100,000 coverage per unit

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THE COMPARISON	NEPTUNE RCBAP Flood	NFIP RCBAP Flood
Building Coverage	\$10,000,000 per unit \$10,000,000 per building	\$250,000 per unit/per building Not Available
Contents Coverage	\$500,000	\$100,000
Additional Coverage	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, 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.

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APARTMENTS: GET MORE NOW!

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):

LOSS OF RENTAL INCOME

(UP TO \$500,000)

Protect the investment with \$500,000 of coverage 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 & refill costs.

ELIGIBILITY

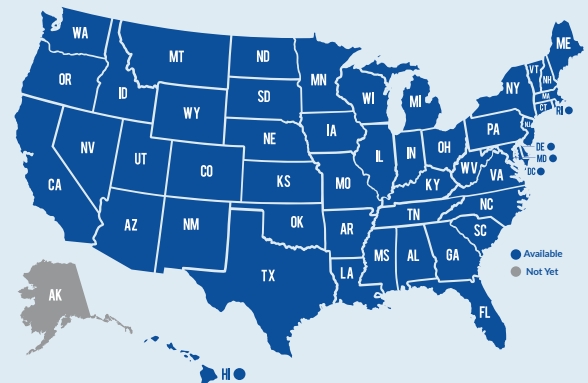
- Maximum of 160 units per building
- 1-10 units: \$50,000 minimum per unit
- 11-160 units: \$500,000 minimum per building

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THE COMPARISON	NEPTUNE Flood	NFIP Flood
Building Coverage	\$4,000,000 per building	\$500,000 per building
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Loss of Rental Income, 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, 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.

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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	●	●	●	●	●	●

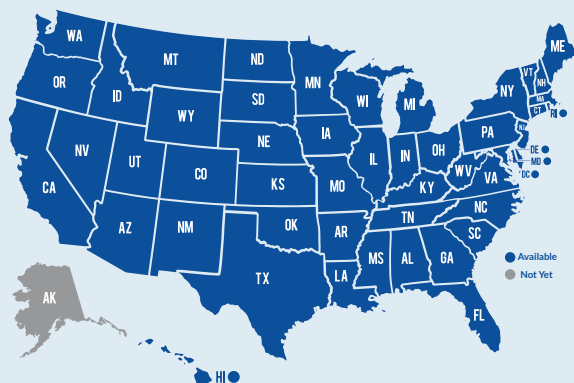
COMMERCIAL & APARTMENTS EXCESS

	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	\$1,000,000 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		\$1.1mm
NFIP \$100k	NEPTUNE EXCESS	\$1mm

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