



300 N Forest Park Blvd. Knoxville, TN 37919  
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## ***PRIVATE PRIMARY FLOOD INSURANCE PROGRAM***

***(Developed to compete against the NFIP program)***

**Available Limits:** \$250,000 per occurrence in respect of Building coverage - Residential  
\$100,000 per occurrence in respect of Contents coverage - Residential  
\$500,000 per occurrence in respect of Building coverage - Commercial  
\$500,000 per occurrence in respect of Contents coverage - Commercial  
\$500,000 per occurrence in respect of Business/Rental Income - Commercial

**State Availability:** TN, GA, NC, SC, AL, TX, AR, OK, MO, IL, NJ, VA, KS, MS

**Excluded Territories:** Padre Island, TX, St. Louis County MO, Topsail Beach, NC.

**Eligible Properties:** Residential & Commercial buildings

**Coverages Available:** Buildings and Contents coverage mirrors the NFIP form & is Lender Compliant  
Business Income/Rental Value (includes Extra Expense)  
Contents only

**Minimum Attachment:** \$5,000 per occurrence in respect of Primary Buildings coverage  
**Points** \$5,000 per occurrence in respect of Primary Contents coverage  
14 day waiting period in respect of Business/Rental Income coverage,  
Minimum \$5,000

**Waiting Periods:** No waiting period for mortgage loan closings  
7 days waiting period in respect of Coastal (Tier 1 and 2) risks  
14 day waiting period for inland risks

**Exclusions:** Properties located in a community currently in an Emergency Program or Non-Par  
Coverage for mobile homes  
Medical Equipment  
Perishable Goods, including food and/or drink  
Business Income and/or Rental Value only coverage

## Flood Program 2016

- Ineligible Risks:** Buildings with basements  
Buildings with negative elevation differences  
Buildings with prior flood losses
- Program Benefits:** Replacement Cost coverage for building & contents  
Ability to schedule multiple locations into one policy  
Competitive rates based on tier county locations  
Policy wording accepted by Lenders
- Submission Items:** NFIP/Accord Application or renewing NFIP Dec Page  
Elevation Certificate needed for Post Firm A or V zones to bind coverage  
Excel SOV for multiple locations  
Confirmation of "no prior flood losses"  
Flood Application required for risks with more than one location
- Commission:** 10%

### FOR MORE INFORMATION - CONTACT:

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