

Faster. Easier. 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 \$4,000,000 and Content coverage up to \$500,000 with an option to add additional coverages to protect your assets not covered in the National Flood Insurance Program:

Temporary Living Expenses (up to \$10,000)

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.

Replacement Cost of Contents

Contents are paid out as actual cash value (ACV). If you would like your 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)

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

THE COMPARISON	NEPTUNE RESIDENTIAL FLOOD	NFIP RESIDENTIAL FLOOD
Dwelling Coverage	\$4,000,000	\$250,000
Contents Coverage	\$500,000	\$100,000
Additional Coverage	Temporary Living Expenses, Replacement Cost of Contents, Basement Contents, Unattached Structures, Pool Repair & Refill	N/A
Elevation Certificate (EC)	NO	NO
Waiting Period	No wait on real estate closing. Otherwise, 10 days.	No wait on real estate closing. Otherwise, 30 days.

Unattached Structures on Property (up to \$50,000)

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

Pool Repair and Refill (up to \$10,000)

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

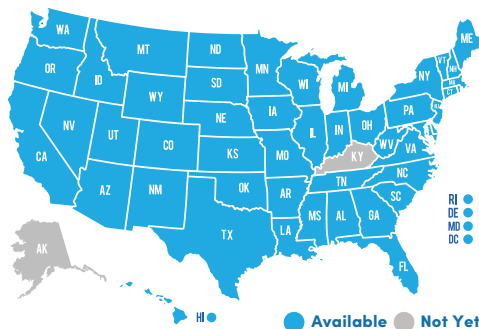
AVAILABLE DEDUCTIBLES:

\$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



INELIGIBILITY:

- Properties with more than one flood loss, or a flood loss greater than \$25,000
- Manufactured or mobile homes
- A building located partially or entirely in, on, or over water
- 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 residential flood claim over the last three years is \$42,000
- Coverage A or B must be triggered in order for additional coverage to apply

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

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

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

GET MORE NOW!

Building Coverage up to \$4,000,000 and Contents Coverage up to \$500,000 with an option to add \$25,000 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 \$25,000 in Business Interruption Coverage. Additionally, unlike an NFIP policy, Neptune covers tenant improvement and betterments with no sublimit.

THE COMPARISON

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

NO

Waiting Period

No wait on real estate closing. Otherwise, 10 days.

No wait on real estate closing. Otherwise, 30 days.

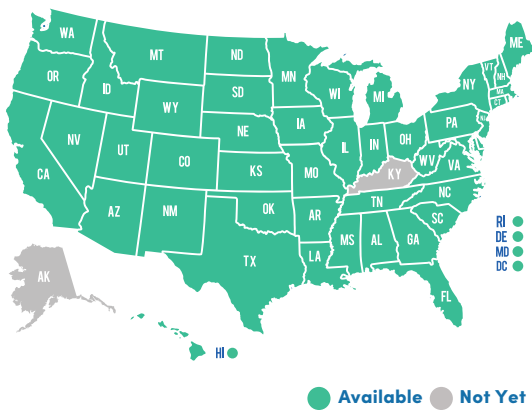
NEPTUNE COMMERCIAL FLOOD

NFIP COMMERCIAL FLOOD

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:
 - 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

THINGS TO KNOW:

- The average commercial flood claim over the last three years is \$91,000.
- Unlike the NFIP, Neptune does not require replacement cost estimates or valuations. This saves you time to focus on your clients.
- Client only renting or leasing commercial space? Buy Contents coverage only or also protect the building by adding the owner as an additional insured.
- Coverage A or B must be triggered in order for additional coverage to apply

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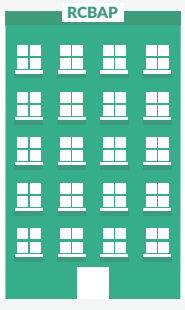
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RCBAP: Faster. Easier. Better.

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

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



RCBAP: GET MORE NOW!

Building Coverage up to \$10,000,000 and Content Coverage up to \$500,000. 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.

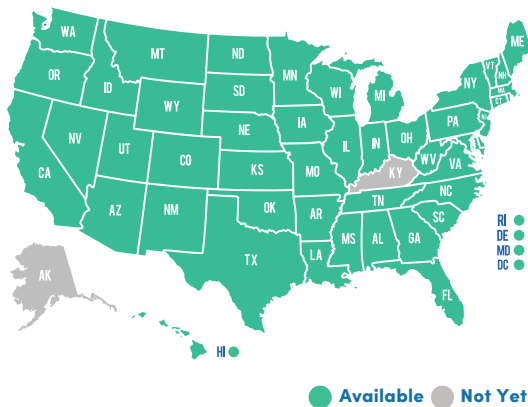
THE COMPARISON

	NEPTUNE RCBAP FLOOD	NFIP RCBAP FLOOD
Building Coverage	\$10,000,000 per unit \$10,000,000 per building	\$250,000 per unit/per building Not Available
Contents Coverage	\$500,000	\$100,000
Elevation Certificate (EC)	NO	NO
Waiting Period	No wait on real estate closing. Otherwise, 10 days.	No wait on real estate closing. Otherwise, 30 days.

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
- Maximum of 200 units per building
- Minimum of \$50,000 coverage per unit

THINGS TO KNOW:

- Up to \$10,000,000 of coverage per building (one building per policy - multiple buildings/policies allowed)
- Co-insurance: 80% of building's replacement cost or max coverage of \$10,000,000

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Apartments

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APARTMENTS: GET MORE NOW!



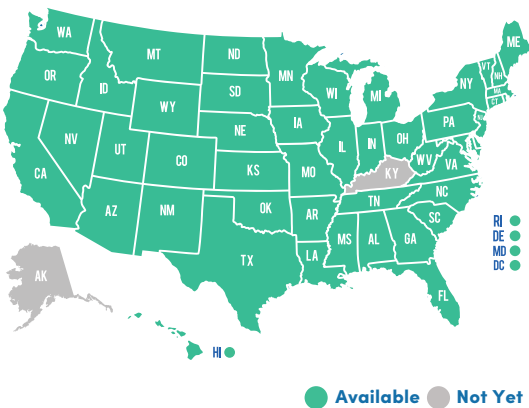
Building Coverage up to \$4,000,000 and Content Coverage up to \$500,000. You can even further protect their investment with \$500,000 of Loss of Rental Income, which is not offered by the NFIP.

THE COMPARISON	NEPTUNE FLOOD	NFIP FLOOD
Building Coverage	\$4,000,000 per building	\$500,000 per building
Contents Coverage	\$500,000	\$500,000
Loss of Rental Income Coverage	\$500,000	Not Available
Waiting Period	No wait on real estate closing. Otherwise, 10 days.	No wait on real estate closing. Otherwise, 30 days.
Elevation Certificate (EC)	No	No

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:

- Maximum of 80 units per building
- 1-10 units: \$50,000 minimum per unit
- 11-80 units: \$500,000 minimum per building

THINGS TO KNOW:

- Up to \$4,000,000 of coverage per building (one building per policy - multiple buildings/policies allowed)
- Coverage A or B must be triggered for Loss of Rental Income coverage to apply.

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