



COMMERCIAL FLOOD INSURANCE

Faster. Easier. Better.

ADDITIONAL COVERAGES TO PROTECT YOUR BUSINESS

Building coverage up to \$10,000,000 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 \$500,000)

The business is covered up to \$500,000 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.

BUILDING BETTERMENTS & IMPROVEMENTS

For tenant contents-only policies, receive coverage up to the policy limit for improvements made to the building.

ELIGIBILITY

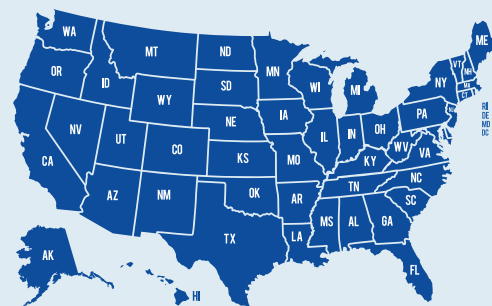
- Non-residential risks
- Building square footage:
 - A & X Zones: No minimum, maximum 250,000 square feet
 - V Zone: No minimum, maximum 100,000 square feet

Note: based on entire building square footage, not only the occupied or leased/rented space. Eligibility based on number of stories.

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

THE COMPARISON	NEPTUNE Commercial Flood	NFIP Commercial Flood
Building Coverage	\$10,000,000	\$500,000
Contents Coverage	\$1,000,000	\$500,000
Additional Coverage	Business Interruption, Replacement Cost on Building, Basement Contents, Pool Repair & Refill, Building Betterments & Improvements	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.

AVAILABLE NATIONWIDE



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