



## FLOOD INSURANCE PROGRAMS OUTSIDE THE NFIP

*compiled by Bruce A. Bender (Bender Consulting Services, Inc.) and Thomas Becker (Wells Fargo Special Risks); April 2010*  
*This information is not inclusive of all flood insurance programs that are outside of the NFIP. It represents a summary of information that the author received from the individual companies/agencies.*  
*In addition, the author attempted to summarize the programs and apologizes for any misstated details. It is recommended that the individual companies/agencies be contacted for details of their respective programs.*

COMPANY	LIMITS	MIN PREM	WAITING PERIOD	GENERAL RESTRICTIONS	REQUIRES UNDERLYING	ISSUING CARRIER	STATES AVAILABLE	REMARKS
EXCESS COVERAGE PROGRAMS OVER PRIMARY								
AmRisc, LP 3710-A John Platt Drive Morehead City, NC 28557 252-247-8760 Diane Gainey dgainey@amrisc.com	<u>Excess Flood</u> \$20,000,000 Combined Single Limit per Risk Buildings, Contents & BI Available *Higher Limits are Available for CONDOS XS OF NFIP WEBSITE: www.amrisc.com	\$500	None	No Negative Elevations No Basements No Mobile Homes No buildings Over Water No structures with previous losses	Yes, Max. NFIP	Lloyd's	ALL US states	Replacement cost on building and contents Commercial or residential risks accepted Also primary in COBRA for elevated buildings
AmWINS Risk Special Risk Underwriters 4725 Piedmont Row Drive Charlotte, NC 28210 704-749-2711 Donna Gregg donna.gregg@amwins.com	<u>Excess Flood</u> \$10,000,000* Combined Single Limit per Risk Buildings, Contents & BI Available	\$500	None	No Negative Elevations No Basements No Mobile Homes No buildings Over Water	Yes, Max. NFIP	Lloyd's and Bermuda	All US states	-Coverage parallels the NFIP
Bankers Insurance Company 4905 Belfort Road, Suite 110 Jacksonville, FL 32256 800-627-000 x4020 Barry Gates bwgates@bankersinsurance.com	\$2,000,000 - building \$100,000 - contents	\$250/\$350	per the NFIP	Single Family Residences only no coverage for bldgs over/in water, in course of const., mobile homes, or in specific conditions in "V" zones	Yes, or at renewal	Bankers Insurance Company; Admitted	AL, AZ, CA, DE, FL GA, LA, MA, MD, MS NV, NC, OH, PA SC, TX, VA	-Coverage parallels the NFIP concurrent effective dates
Fidelity National Property & Casualty Insurance Group 601 Riverside Ave Bldg 5 Ste 200 Jacksonville, FL 32204 866-373-5663 Mary Gallagher mary.gallagher@fnf.com	\$1,000,000 building \$100,000 contents Higher limits available subject to underwriting	\$250	30 day	No V Zone Residential 1-4 family Nothing within 1000 feet of the Gulf of Mexico or the Atlantic Ocean	Yes	Fidelity National P & C Insurance Group Admitted	All US except: Hawaii, Illinois, Kentucky, Louisiana, Montana, New Hampshire, New Mexico, Washington	Direct Bill Policy  Form follows NFIP Will issue short term policy
Fireman's Fund Insurance Company 777 San Marin Drive Novato, CA 94998 United States 888-FIREHAT Michelle Kenney Mkenney@ffic.com	No limit except building value	None	None	look at A & V zone properties No negative elevations	No	FFIC, Admitted	AZ, CA, CO, CT, DC, DE, GA, ID, IL, IN, KS, KY, MA, ME, MD, MI, MN, MO, NE, NJ, NY, OH, OK, OR, PA, SC, TN, TX, UT, WI, WY	Write with FFIC Homeowners Bldg and Contents - RC Unlimited Loss of Use Coverage for basements Loss avoidance expenses
Floodwatch 4 West Main St., Suite 600 Springfield, OH 45502 800-833-5912 Gary Tisdale floodwatch.und@floodwatchins.com	\$15,000,000 all interests per risl of bldg. contents, BI Loss of Income (\$100K SIR) Layers up to \$25,000,000 blank or schedule available http://www.floodwatch.fprsi.com/	\$500-Res/ \$1,000-comml 75% min earned premium	None	Properties on stilts over water CBRA zones Mobile, manufactured homes Some geographical restrictions V zone closely underwritten basement, no negative elevations	NFIP or equivalent	Lloyd's	Available in all 50 states	Excess over NFIP or property package sub limit Coverage for 2nd/3rd layers available
Lexington Insurance Company 100 Summer Street Boston, MA 02110  617-345-4114  Kelly McKeon Kelly.McKeon@chartisinsurance.com	Excess of the NFIP  \$5M Combined Limit  Building & Contents  Greater than \$5M submit for rate	\$300  25% Min Earned	None, provided underlying is in force	Requires underlying NFIP/WYO No buildings over water	NFIP Max Limits Available	Lexington Insurance Company	All States-Non Admitted	Coverage generally parallels NFIP  Policy includes limited Debris Removal Coverage Optional Coverage Extension for Secondary Home Replacement Cost Settlement Optional Additional Living Expense and Loss of Rents Endorsements
Pacific Speciality Insurance Company  3601 Haven Avenue Menlo Park, CA 94025 800-303-5000/714-231-8615 Bryan Weaver bweaver@mcgrawgroup.com	residential bldg-\$250,000  residential contents-\$100,000  \$25 policy fee  http://www.mcgrawgroup.com/Property_v2.html				Yes	Pacific Specialty Insurance Co.  Admitted Follows Form	AL, AZ, CA, CO, DC, DE, FL, ID, IL, IN, LA, MD, ME, MI, MS, NC, NJ, NV, OH, OR, PA, RI, SC, TX, VA, WA Not available in counties bordering gulf of mexico or atlantic seaboard	no waiting period  no contents in V zones
Private Client Group, a division of Chartis  70 Pine Street, 22nd Floor New York NY 10270 United States 212-770-8768 Mary Qualls mary.qualls@chartisinsurance.com	No limit except Building Value  website: www.aigpcg.com/excess_flood.htm	None	None	Requires underlying Will closely look at V zone properties RC on building	Yes	Chartis Property Casualty Company and affiliates;  Admitted & Non-Admitted	All states except NC and VA	typically homes >\$1MM  Bldg-RC; Cont-ACV will write in A & V zones write with Homeowners \$5,000 ALE \$25,000 basement



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*In addition, the author attempted to summarize the programs and apologizes for any misstated details. It is recommended that the individual companies/agencies be contacted for details of their respective programs.*

<u>COMPANY</u>	<u>LIMITS</u>	<u>MIN PREM</u>	<u>WAITING PERIOD</u>	<u>GENERAL RESTRICTIONS</u>	<u>REQUIRES UNDERLYING</u>	<u>ISSUING CARRIER</u>	<u>STATES AVAILABLE</u>	<u>REMARKS</u>
Risk Placement Services, Inc. 2 Pierce Pl Itasca, IL 60143 Ben Davidson  Dave Williams Ben_Davidson@rpsins.com	<u>EXCESS FLOOD</u>  10,000,000 Combined Higher limits are available	None	5 days	V Zone, CBRA's Contents Only BI Only and BI exceeds 25% total value Blanket limits no mobile, prefab homes  Restricted Coastal access	Max NFIP	Lloyd's	All except: Fire Island, New York, Monroe County, Florida Padre Island, Texas, Block Island, Rhode Island Chesterfield Flats, Missouri, New Orleans, LA Sacramento County, CA; Within 1 mile of the Russian River, CA	Exceptions can be made
Indications may be submitted online at <a href="http://rpsins.com">rpsins.com</a> ->Products & Services -> Niche Programs -> Excess Flood								
SWBC 9311 San Pedro, Suite 600 San Antonio, TX 78216 866-679-5782 Todd Myers excessflood@swbc.com	\$5MM limit - bldg \$2 MM contents (\$1MM-FL) BI (Primary) \$1MM (w/bldg) ALE-\$25,000, optional Higher limits are available Quote requests may be submitted online at <a href="http://www.swbcexcessflood.com">www.swbcexcessflood.com</a>	Min. Premium \$300-res \$500-comml \$35 policy fee	5 days unless for loan closing		Max NFIP	Lloyd's Lexington	All	All risks can be considered
Travelers Insurance One Tower Square - 9PBA Hartford, CT 06183 800-713-3566 Beth Williams ewillia2@travelers.com	\$3,000,000 - building* \$3,000,000 - contents* or \$5,000,000* total  *higher limits upon approval	\$300	per the NFIP	-residential (incl 1-4 family, condo unit owners, tenant and owner-occupied dwellings) -geographic limitations -no coverage for in course of const., in/on/over water, in COBRA, in Emerg Prog	Yes  Flood & Homeowners	Standard Fire Insurance Co. Admitted	All except: AK,FL,HI,OR,WA	-Insured 80% of RC -Coverage parallels NFIP
Wells Fargo Special Risks  150 N. Michigan Avenue, Ste # 4000	\$15MM Limit - Building  Scheduled policies up to \$30MM Loss of Income (\$100K SIR)  <a href="http://www.wfsrflood.com">www.wfsrflood.com</a>	\$500-Res/  \$1,000-comml or 25% of gross premium  BI ded=\$50K	No waiting period	Coverage for V Zones, CBRA's and Non Participating comms -contents and BI, must be written with building Coverage for Condo's, Builders Risk and Earthquake available -no coverage for bldgs on stilts or over water, -not on pilings, contents in basement, no negative elevations	NFIP or matching  deductible equivalent	Lloyd's of London	ALL STATES (Non Admitted)  Not Available:	-Coverage parallels the NFIP  -Loss of Income, \$100,000 SIR Will write first tier counties RCV endoresment available incidental earthquake coverage available
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 888-386-9488 Thomas Phillips tphillips@wncfirst.com	<u>Excess Flood</u> \$15,000,000 - bldg \$1,000,000 - contents  WEBSITE: <a href="http://www.wncfirst.com">www.wncfirst.com</a>	\$350-res \$500-comml 60-day earned	NONE (if no moratorium; underlying must be in effect)	-no coverage for mobile homes or bldgs over water	Max NFIP	Lloyds Axis	All except: PR, USVI LA, MS, AL	Replacement cost coverate on building & contents  no commercial contents



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COMPANY	LIMITS	MIN PREM	WAITING PERIOD	GENERAL RESTRICTIONS	REQUIRES UNDERLYING	ISSUING CARRIER	STATES AVAILABLE	REMARKS
<b>OTHER NON-LENDER-PLACED FLOOD COVERAGES</b>								
AmRisc, LP 3710 -A John Platt Drive Morehead City, NC 28557 252-247-8760 Diane Gainey dgainey@amrisc.com	<u>Primary Flood CBRA Zones</u> \$500,000 Excess Available	\$500	None	No "V" Zones No oceanfront No Contents	N/A	Lloyd's	All states	-Replacement cost on
Chubb Insurance Company 15 Mountainview Road Warren, NJ 07059 888-368-9488 x 5002 Lauren Heinrich lheinrich@wncfirst.com www.chubb.com/flood	<u>Primary Flood</u> "Personal Flood Insurance" \$15,000,000 in total coverage	None	None	\$500 - \$50,000 ded Primarily for B, C, X, A zones No V zones available only to Chubb homeowners policyholders	N/A	Federal Insurance Company underwritten by WNC First Insurance Services - Miami	AR,CA,CO,CT,DC,DE,FL,IL,IN,MI,MA,MD MO,NJ,NY,NC,OH,OK,PA,RI,SC,TX,UT,VA,WA	-incl \$30,000 rebuild to code, buy up to \$45,000 -R/C on building and contents -\$30,000 in basement (bldg); buy up to \$250,000 -\$15,000 in basement contents; buy up to \$50,000 -\$7,500 ALE; buy up to addl \$100,000 -\$5,000 in collectibles, furs, jewelry
Fireman's Fund Insurance Company 777 San Marin Drive Novato, CA 94998 888-FIREHAT Michelle Kenney Mkenney@ffic.com	available limits  website: www.firemansfund.com	None	None	Will closely look at A&V zone properties No negative elevations	NA	FFIC, Admitted	AZ, CA, CO, CT, DC, DE, GA, ID, IL, IN, KS, KY, MA, ME, MD, MI, MN, MO, NE, NJ, NY, OH, OK, OR, PA, SC, TN, TX, UT, WI, WY	Write with FFIC Homeowners Bldg and Contents - RC Unlimited Loss of Use Coverage for contents in basements Loss avoidance expenses
Private Client Group, a division of Chartis 70 Pine Street, 22nd Floor New York NY 10270 United States 212-770-8768 Mary Qualls mary.qualls@chartisinsurance.com	<u>Primary Flood</u> \$250,000 building \$100,000 contents	None	None	Endt to HO-ers in B, C, X zone Act as DIC endt in A & V	N/A	Chartis Property Casualty Company and affiliates; Admitted & Non Admitted	All states except VA and NC	-\$25,000 in rebuild to code -\$25,000 in basement (bldg) -\$10,000 in basement contents -\$5,000 ALE -RC for home & contents -follows ded on HO-ers -typically homes >\$1MM
SWBC 9311 San Pedro, Suite 600 San Antonio, TX 78216 866-679-5782 Todd Myers excessflood@swbc.com Quote requests may be submitted online	<u>COBRA Residential Projects</u> Builders Risk & Completed  <u>Primary Flood</u> incl COBRA, Non-Participating  <u>Specialized Primary Flood, BI, COBRA, NPC, XS Flood</u> Residential and Commercial	\$5,000  \$5,000 Varies	  5 day wait unless loan closing None	By project  no mobile homes None	N/A N/A N/A	Lloyd's Lexington Lloyd's Lexington	All  All	multiple deductible options
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 (626) 463-6426 Thomas Phillips tphillips@wncfirst.com www.wncfirst.com	<u>Private Flood Insurance Program (PFIP)</u> \$250,000 - residential \$500,000 - commercial \$5,000 Temporary Housing Expense/Waiver of Co-insurance  <u>Voluntary Flood Insurance for Non-Participating Communities</u> \$250,000 - Residential  <u>Voluntary Flood for COBRA properties</u> \$1,000,000 - Residential	None None None \$300 \$500	None - Lender required 1 Day - remaps 15 Days - all others  None None	-negative elevations are ineligible  1-4 unit residential buildings no mobile homes  1% of Limit deductible no commercial bldgs or mobile homes	N/A N/A N/A	American Modern Home Axis  Lloyd's  LLoyd's	FL and CA (admitted)  All  All	
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 888-386-9488 Thomas Phillips tphillips@wncfirst.com	<u>Primary Flood</u> Commercial Properties only \$5,000,000 - Building \$1,000,000 - Contents \$100,000 BI WEBSITE: www.wncfirst.com	\$500-commli	NONE (if no moratorium; underlying must be in effect)	Non-Coastal Properties  no commercial bldgs or mobile homes		Lloyds	All except: PR, USVI LA, MS, AL	Replacement cost coverage on building & contents ICC not included



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COMPANY	LIMITS	MIN PREM	WAITING PERIOD	GENERAL RESTRICTIONS	REQUIRES UNDERLYING	ISSUING CARRIER	STATES AVAILABLE	REMARKS
CATASTROPHE COVERAGE PROGRAMS WHICH INCLUDE FLOOD								
Colorado Catastrophe Plan/Lockton 8110 E Union Ave #700 Denver, CO 80237 303-414-6470 Christine Simpson christine.simpson@lockton.com	\$70,000 minimum \$1,000,000 maximum incl coverage for earthquake, flood, landslide	dependent upon limit	10 days waiting period waived for closings	-residential, owner occupied primary reside ; no commercial	N/A	Certain Underwriters at Lloyd's London (100%)	CO only	\$1,000 deductible -10% for detached structures up to \$100,000 -20% contents -Blanket limit cov incl for dwg & above covs Subject to 25% min earned premium 10% Additional Living Expenses Coverage Can be canceled upon surrender
Homeowners Catastrophe Insurance Trust' HCIT/Trustco, Inc. 2063 East 3900 South S-100 Salt Lake City, UT 84124 800-644-4334 x331 Greg Kingdon gregk@trustcoinc.com	\$70,000 - minimum \$2,000,000 - maximum incl coverage for earthquake, flood, landslide	N/A	10 days 5 days if closing Required	-residential, owner occupied primary residence; no rental or commercial -Assumes eligible for and carries underlying HO3 or equiv policy	N/A	Certain Underwriters at Lloyd's London (100%) (Surplus Lines - DIC Cov)	CO, ID, NM, UT, WA, NV	-5% deductible -10% for detached structures up to \$100,000 -20% contents -Blanket limit cov incl for dwg & above covs -10% ALE, up to \$25,000 Must be insured to full replacement cost of dwg. Can be canceled upon surrender
Natural Catastrophe Ins Program  3785 South 700 East, 2nd floor Salt Lake City, UT 84106 888-768-5866 or 801-268-2600 Marissa Halvorsen mhalvorsen@poulton.com  icservice@Poulton.com  www.catcoverage.com	<u>Primary</u> \$50,000 - minimum \$5,000,000 - maximum includes coverage for earthquake, flood, landslide	Based on limits	15 days-flood & landslide 5 days-quake flood waiting period waived at loan closing	Residential & Commercial Instant policies 100% Web based. Policies available for emailing as PDF files making loan closing easier.	N/A	Certain Underwriters at Lloyds (London) (100%)	<b>Flood Available in 24 States</b> AK,AZ,CA,CO,CT,HI,ID,MA,ME,MT,NH,NJ,NM,NV, NY, OR, PA, RI, UT, VA, VT, WA, WV, WY (no EQ in CA)  EQ Available Nationwide (No EQ in CA & FL)	Direct Bill at renewal Flood & Landslide deductibles: 5% \$5,000, or \$1,000 Commercial deductible 2% or \$25,000 20% Contents not to exceed \$75,000 10% other structures not to exceed \$50,000 10% Additional Living Expense upto \$25,000 <b>Available Residential Peiri Combinations:</b> EQ only; EQ &LS; EQ, LS, FL <b>Available Commercial Peril Combinations:</b> Eq Only; EQ & FL; EQ & LS; EQ, FL & LS Coverage for basement contents & finish work FEMA compliant. Lender approval for cancellation. No elevation certificate required
The Natural Catastrophe Ins Program is available online at <a href="http://www.CatCoverage.com">www.CatCoverage.com</a> (for insurance professionals) & at <a href="http://www.CatCoverage.biz">www.CatCoverage.biz</a> (for insurance consumers, i.e. the public). Pricing is identical at either site.								
Natural Disaster Protection Program  A Division of Wells Fargo Specail Risk Inc. 1095 East 2100 South, 2nd Floor Salt Lake City, UT 84106 866-384-5209 Kory Park	\$50,000 - min  \$5,000,000 - max *	dependent on limit	15 days-flood & landslide  5 days-earth quake flood waiting period waived at loan closing	Residential & Commercial  No restrictions for flood zone A No exclusion for brick homes bit after 1950	N/A	Certain Underwriters at Lloyds London (100%)  Web based processing available. Available in 24 States	V NY,OR,PA,RI,UT,VA,VT,WA,WV,WY(no EQ in CA)	5% eathquake deductible  5% \$5,000, or \$1,000 deductible for flood & landslide. Commercial deductible 2% or \$25,000 20% Contents not to exceed \$75,000 10% other structures not to exceed \$50,000 10% ALE not to exceed \$25,000 Specified Additional Cost of Materials Option(not to exceed 200% of building coverage).Package Perils Flood Earthquake & Landslide or Earthquake Only Requires lender approval to cancel
Natural Disaster Protection Program available online at: <a href="http://www.wfsmdp.com">www.wfsmdp.com</a> kory.park@wellsfargo.com								
Natural Disaster Protection Program American E & S Insurance Brokers 520 Pike Steet, Suite 2120 Seattle, WA 98101 206-708-2068 Marilyn Thomas	\$100,000 min \$5,000,000 max	dependent upon limit (approx \$150)	15 days-flood & landslide 5 days-earth-quake flood wait period waived at loan closing	Residential & Commercial	N/A	Certain Underwriters at Lloyds London (100%)  Web based processing available.	OR, WA, AK	5% earthquake deductible \$1,000 deductible for flood & landslide -20% contents -10% other structures 10% ALE or \$25,000 max Specified Additional Cost of Materials Option(not to exceed 200% of building coverage). Package Perils Flood Earthquake & Landslide or Earthquake Only Requires lender approval to cancel
marilyn_thomas@aesbrokers.com								



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<b>LENDER-PLACED PROGRAMS</b>								
Assurant Specialty Property 260 Interstate North Circle, N.W. Atlanta, GA 30339 770-763-2330 John Frobose john.frobose@assurant.com www.assurant.com	\$1,000,000 Residential or commercial; Gap Coverage Condo-Condo Gap REO	None	None	<u>Lender-placed primary flood and Gap</u> \$750 deductible A & V zone rates	N/A	American Security Ins Co Republic Lloyds (TX)	All	Admitted , all except TX Fully automated Backdating possible Non-participating ok 2nd Mortgage & Condo programs Automated Gap programs
AmRisc 3710 A John Platt Drive Morehead City, NC 28557 252-247-8760 Diane Gainey dgainey@amrisc.com	Follows NFIP \$250,000 Residential \$500,000 Commercial Excess Available	TBA	None	<u>Lender-Placed Flood</u> \$1000 deductible	N/A	Lloyd's	All states	
Insurmark 4 West Main Street, Suite 600 Springfield, OH 45502 800-833-5912 Sharon Gulvas sharon_gulvas@insurmark.com	\$300,000 residential \$500,000 commercial  www.insurmark.com	None	None	Lender-place or REO	N/A	Underwriters at Lloyd's	All states and US Territories	Commercial Contents available Written in Non-participating communities Monthly reports via internet ICC Included Gap Coverage included
Sterling National Corporation 9800 Muirland Blvd Irvine, CA 92618 800-548-7200 Wade Hardcastle wade.hardcastle@sterlingnationalcorp.com www.zcsterling.com	\$250,000 -residential  \$500,000 - commercial Coverage may be increased to \$1,000,000 at the request of the lender and the option of the company.	No Minimum  Premium	None	<u>Lender-Placed Flood</u> \$750 for all zones  except "V" zones; \$1000 deductible for "V" Zones Optional Deductibles up to \$5000 available	provided when borrower's NFIP policy does not meet lender's minimum coverage requirements.	QBE Insurance Corporation  QBE Speciality Insurance Co.	All states and U.S. Territories, Guam, U.S. Virgin Islands, and Puerto Rico Available coverage for non participating communities and CBRA properties.	No coinsurance requirement Includes ICC  No fees, no expense constant Automatic Coverage Deficiency Coverage and Flood Deficiency Tracking
SWBC (Southwest Business Corp.) 9311 San Pedro, Suite 600 San Antonio, TX 78216 800-527-0066 Bill Pegel bpegel@swbc.com www.swbc.com	<u>Building Coverage</u> \$300,000-residential \$500,000-commercial <u>Contents Coverage</u> \$500,000 Commercial GAP Coverage Condos, REOs, 2nds, LOCs, other	None None  None	None	<u>Lender-Placed Flood</u> \$750 deductible	N/A	Lloyd's Lexington	All plus PR, Guam USVI	-coverage guarantee Replacement cost -loss of use, ICC -non-participating/COBRA ok  Optional monthly billing
Tristar Managing General Agency, Inc. 5408 W. Plano Parkway Plano, Texas 75093 800-874-7544 Sarah Rehwald sarah@tristarmga.net www.tristarmga.com	\$250,000 - residential \$500,000 - commercial Coverage may be increased at lender's request	\$200 \$300	None	<u>Lender-Placed Flood</u> \$750 Deductible	N/A	Lloyd's	All plus PR, USVI Pacific Islands	Optional Deductibles Coverage guarantee; Optional Automatic Coverage Includes Loss of Use (temporary housing) and ICC Non-participating & COBRA ok Includes deficiency tracking/coverage (GAP) Optional billing cycles/reporting; fully automated
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 626-463-6466 John Tullius jtullius@wncfirst.com www.wncfirst.com	- \$250,000 - residential \$500,000 - commercial \$1,000 Temporary Housing Waiver of Co-insurance  <u>Deficiency Coverage (Gap)</u> \$250,000 - residential \$500,000 - commercial  <u>Deductible Buy-back</u> \$5,000 - Residential \$50,000 - Commercial  <u>Non-Participating Communities</u> \$250,000 - Residential \$500,000 - Commercial  <u>COBRA properties</u> \$250,000 - Residential \$500,000 - Commercial	\$200 \$300   None None  None None  \$200 \$300  \$200 \$300	None	<u>Lender-Placed Flood</u> \$1,000   <u>Blanket REO Flood</u> \$1,000 or 1% of coverage amount, whichever is greater  <u>Lender-Placed Flood</u> \$1,000  <u>Lender-Placed Flood</u> \$1,000  <u>Lender-Placed Flood</u> \$1,000	N/A	Lloyd's Axis   Lloyd's  Lloyd's  Lloyd's	All    All  All  All	Optional Automatic Coverage and Contents Coverage Includes ICC and Temporary Housing Coverage Deductible Option - \$750



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The following companies do have programs but information was not obtained from them:

Ace Insurance Group: Has an Excess Flood Program  
Clearwater Underwriters: Similar program to Wells Fargo  
Colemont: Reportedly a similar program to Wells Fargo  
Crump: Reportedly a similar program to Wells Fargo  
Markel: Has a program that is offered through Advanced Insurance Coverages, a subsidiary of National Flood Services (NFS). This program is only available to agents who write flood insurance with NFS's WYO clients.  
Privileged Underwriters Reciprocal Exchange (PURE): writes high-end homeowners in limited states (RI, NY, CT, NJ, SC, FL) and offers excess flood insurance, including ALE