

PRIVATE FLOOD INSURANCE



Most homeowner policies don't cover flood damage and about 25% of flood claims occur in an area where flood insurance isn't required. Just a few inches of water can result in thousands of dollars in damage to a home. AmWINS Access Personal Lines can now offer our agents two options for their primary flood insurance needs. AmWINS has access to the National Flood Insurance Program (NFIP) and a new privatized flood insurance market offering broader coverage to homeowners.

PRIVATE FLOOD PROGRAM

The Private Flood Insurance program is an alternative to the National Flood Insurance Program (NFIP). This new program offers a credit up to 25% off the NFIP rates. Some key highlights of the program include:

- Provides the same coverage as NFIP with a broader option for primary homes
- Limited underwriting criteria
- Mortgage lender approved policy
- Provides additional living expenses (primary residences only)
- Does not require an elevation certificate
- Available for all properties located in all flood zones
- Coverage available in all 50 states
- Residential limits (Higher limits available upon request)
 - Building: \$250,000
 - Contents: \$100,000
- No waiting period for loan closings or expiration of NFIP policy; 10 day waiting period for all other policies
- Deductibles from \$1,250 - \$5,000

For additional information regarding these products, please contact your local AmWINS Underwriter. If you do not have a personal lines underwriter, please contact:

CONTACT