

FLOOD GUARD

An affordable homeowners
companion policy for flood damage



**PROSPECT
GENERAL**
INSURANCE AGENCY

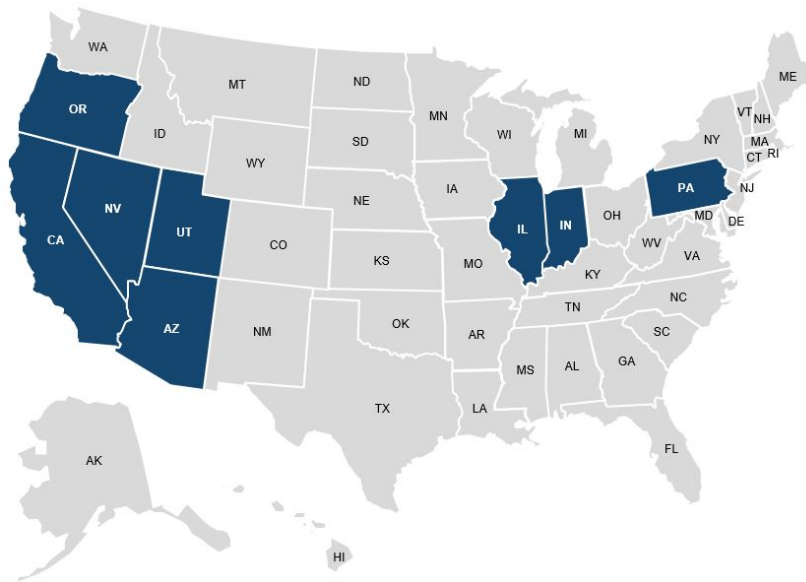
Prospect General's private, admitted, residential flood product, Flood Guard, is simple and provides the flood coverage you want and need.

Written by Palomar Specialty
Insurance Company,
an "A- VII" Excellent Insurance Company

FLOOD GUARD KEY FEATURES:

- **No Waiting Period**
- **No Elevation Certificate Required**
- **Annual Premiums as low as \$200**
- **Payment Plan Options Available**
- **Bind without payment up front when lender bill**
- **All Flood Zones eligible for quoting**
- **Limits:**
 - Dwelling up to \$5M,
 - Personal Property up to \$1M, and
 - Loss of Use up to \$50K

Available In:



POWERING UNTRADITIONAL

PROSPECTGENERAL.COM

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PRODUCT HIGHLIGHTS

COVERAGE & GUIDELINES	FLOOD GUARD	NFIP
Elevation Certificate	Not Required	May be Required
Coverages (À la carte)		
Dwelling Coverage	Limit Up to \$5,000,000	Limit up to \$250,000
Personal Property	Limit Up to \$1,000,000	Limit up to \$100,000
Artwork, photographs, collectibles, jewelry, etc.	Same as NFIP	Sub-Limit Up to \$2,500
Loss of Use	Up to \$50,000	N/A
Other Coverage		
Debris Removal	\$500,000 or Cov. A limit (whichever is less)	Up to \$250,000
Loss Avoidance Measures	Same as NFIP	\$1,000
Increased Cost of Compliance	Same as NFIP	\$30,000
Replacement Cost Value	Optional Endorsement	N/A
Deductible	Fixed Deductible as low as \$500 (single-site)	Fixed Deductible as low as \$1,000
Waiting Period	None (Subject to Weather Moratorium)	30 days
Eligibility		
Occupied	No occupancy clause	Primary and Non-Primary Residence (w/Surcharge)
Claims History	No Flood Claims in past 10 years	Subject to Repetitive Loss Surcharge
Rating	Proprietary Rating System	Based on NFIP Flood Zone
Cancellation/Non-Renewal	Same as NFIP	
Accepted by Mortgages	Same as NFIP	Yes
Excess Policy Option	Yes	N/A

ACCEPTABLE OCCUPANCIES	<ul style="list-style-type: none"> 1 – 4 unit family dwellings
RESTRICTIONS	<ul style="list-style-type: none"> No flood loss in last 10 years and no flood loss excess of \$150,000 No mobile or manufactured homes No homes located in, on, over water, or seaward of mean high tide

Apply and request a quote at ProspectGeneral.com.

Questions? Contact us at info@ProspectGeneral.com



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