

**FLOOD GUARD PERSONAL**



**REAL ESTATE INVESTOR (REI) COMMERCIAL**



<b>TARGET MARKET</b>	<ul style="list-style-type: none"> <li>Residential (1-4 unit) dwellings</li> <li>Existing NFIP customer</li> <li>New Flood Customer</li> </ul>	<ul style="list-style-type: none"> <li>2+ Rental properties</li> <li>Multiple residential dwellings</li> </ul>
<b>APPROVED STATES</b>	AZ, CA, IL, IN, NV, OR, PA, & UT	Available Nationwide
<b>LIMITS</b>	<p>PROPERTY</p> <ul style="list-style-type: none"> <li>Cov. A: Up to \$5M (Building)</li> <li>Cov. C: Up to \$1M (Personal Property)</li> <li>Cov. D: Up to \$50K (Loss of Use)</li> </ul>	<p>PROPERTY</p> <ul style="list-style-type: none"> <li>Up to \$2M TIV, per location</li> </ul> <p>LIABILITY</p> <ul style="list-style-type: none"> <li>\$1M per occurrence (per location)</li> <li>\$2M aggregate (per location, per year)</li> <li>\$1M personal &amp; advertising (e.g. slander) - upon request</li> <li>\$100K any one fire</li> <li>\$5K med pay (per person per occurrence)</li> </ul>
<b>ADD'L SUB-LIMITS OR BUY-BACKS</b>	<ul style="list-style-type: none"> <li>Optional replacement cost value</li> <li>Artwork, photos, jewelry, &amp; furs: \$2,500</li> <li>Loss avoidance measures: \$1,000</li> <li>Increased cost of compliance: \$30,000</li> <li>Debris removal: \$500K or Cov. A limit (whichever is less)</li> </ul>	<ul style="list-style-type: none"> <li>Loss of rental income</li> <li>Appliances can be added as business property for 1-4 unit dwellings</li> <li>Sewer backup &amp; drains - up to \$25K</li> <li>Ordinance or law</li> <li>Terrorism</li> <li>Mold - up to \$5K</li> </ul>
<b>DEDUCTIBLES</b>	<p>PROPERTY</p> <ul style="list-style-type: none"> <li>Single policy deductible</li> <li>\$500, \$1K, \$2K, \$5K, \$10K</li> </ul>	<p>PROPERTY</p> <ul style="list-style-type: none"> <li>AOP: \$1K for CA, WA, OR only</li> <li>\$2,500 (excluding TX), \$5K, \$10K, \$25K</li> <li>Wind/Hail: 2% of TIV (or min. = AOP)                             <ul style="list-style-type: none"> <li>FL, TX, AL, MS, LA: 3-5% of TIV (wind)</li> <li>CO, TX, OK: 5% (hail)</li> </ul> </li> </ul> <p>LIABILITY (per location, per loss)</p> <ul style="list-style-type: none"> <li>\$0 deductible</li> </ul>
<b>RESTRICTIONS</b>	<ul style="list-style-type: none"> <li>Flood losses in the last 10 years</li> <li>Previous flood loss in excess of \$150,000</li> <li>Structures must be stationary</li> <li>Homes located in, on, or over water, or seaward of mean high tide</li> </ul>	<ul style="list-style-type: none"> <li>Structure must be stationary</li> <li>No HOAs or COAs</li> <li>Mixed-use structures via referral</li> <li>No restaurants/bars/taverns</li> <li>Earthquake and Flood are not covered</li> <li>Only 10% Fix/Flip allowed</li> <li>Majority or properties must be occupied by long-term renters</li> <li>Roof older than 20 years insured at ACV</li> </ul>
<b>PAYMENT PLANS</b>	<ul style="list-style-type: none"> <li>Paid in full</li> <li>Semi-annual                             <ul style="list-style-type: none"> <li>50% down, plus fees</li> </ul> </li> <li>Quarterly payment plan                             <ul style="list-style-type: none"> <li>30% down, plus fees</li> </ul> </li> </ul> <p>(no D-PMT required for mortgagee bill)</p>	<ul style="list-style-type: none"> <li>Paid in full</li> <li>9-Pay (every 30 days after policy inception)                             <ul style="list-style-type: none"> <li>25% down, plus fees</li> </ul> </li> </ul>
<b>FEES</b>	<ul style="list-style-type: none"> <li>Policy Fee: \$38 (CA), \$40 (other states)</li> <li>Billing / Service / Installment fees                             <ul style="list-style-type: none"> <li>Semiannual: \$12</li> <li>Quarterly: \$6</li> </ul> </li> <li>Endorsement fee \$5</li> <li>Cancellation fee (insured request): \$25</li> <li>Non-sufficient funds (NSF) fee: \$25</li> <li>Rewrite / Reinstatement fee: \$10</li> </ul>	<ul style="list-style-type: none"> <li>New business/ Renewal policy fee:                             <ul style="list-style-type: none"> <li>Varies by portfolio size</li> </ul> </li> <li>Rewrite fee: \$25</li> <li>Billing fee: \$10</li> <li>Endorsement fee: \$15</li> </ul>
<b>KEY FEATURES</b>	<ul style="list-style-type: none"> <li>No waiting period</li> <li>Elevation certificate not required</li> <li>Available in all Flood Zones</li> <li>Flexible "a la carte" coverage options</li> <li>Accepted by lenders</li> <li>Real-time policy documents</li> <li>Written by Palomar Specialty (excellent rating A-VII)</li> </ul>	<ul style="list-style-type: none"> <li>Written with highly rated Lloyd's of London</li> <li>No Co-Insurance Clause</li> <li>Single policy covering property and liability for entire portfolio</li> <li>Allows for addition/deletion of properties mid-term</li> <li>Loss is settled up to stated limit</li> <li>Written on Special Form</li> </ul>

**POWERING UNTRADITIONAL**

**We're Not Here To Be Traditional**

**We're Here To Be Innovative**

By challenging the status quo of how insurance coverage is created, we're leading the way by developing products preferred by policyholders.

Visit **ProspectGeneral.com** for a quick estimate and to apply online.

