



Underwriting Guidelines & 3-Tier Coverage Comparison with NFIP

All Available States as Stand Alone Private Flood for Single Family Homes

Underwritten by NatGen - AM Best A- Excellent Rated Public Company
Backed by some of the largest reinsurance markets that also back the NFIP

ESSENTIAL

ENHANCED

ELITE

Available for Residential and Commercial Properties

Underwritten by FEMA

NFIP

Filing Status

Admitted in NJ & FL;
 Surplus Lines in AL, AZ, CA, CO, CT, GA, IA, ID, IL, IN, LA, MA, MD, ME, MI, MN, MS, NC, NH, NM, OH, OR, PA, RI, SC, TN, TX, VA, VT, WA & WV

Lender Compliance

Fully Lender Compliant per 42 U.S.C 4012a(b)(7), in all respects and the Biggert-Waters Food Insurance Reform Act of 2012

Minimum Premium

\$150

MGA Fee (Fully Earned)

\$25 in FL & NJ; \$50 in other states

State Taxes and Fees

included in FL & NJ Premiums; Variable in other states

Federal Product

Lender Compliant

Varies

Multiple Fully Earned Fees: ICC - Variable Reserve Fund - Variable HFIAA Surcharge - \$25 to \$250 Federal Policy Fee - \$50

Multiple Fully Earned Fees: ICC - Variable Reserve Fund - Variable HFIAA Surcharge - \$25 to \$250 Federal Policy Fee - \$50

Coverage A: Dwelling

\$25,000 or 20% of RCV, whichever is higher - \$250,000

\$50,000 or 20% of RCV, whichever is higher - \$500,000

\$100,000 or 20% of RCV, whichever is higher - up to \$1,500,000

Up to \$250,000

Basement Coverage Dwelling

(1) Central air conditioners; (2) Cisterns and the water in them; (3) Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing; (4) Electrical junction and circuit breaker boxes; (5) Electrical outlets and switches; (6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987; (7) Fuel tanks and the fuel in them; (8) Furnaces and hot water heaters; (9) Heat pumps; (10) Nonflammable insulation in a basement; (11) Pumps and tanks used in solar energy systems; (12) Stairways and staircases attached to the dwelling, not separated from it by elevated walkways; (13) Sump pumps; (14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system; (15) Well water tanks and pumps; (16) Required utility connections for any item in this list; and (17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support the dwelling. b. Clean-up.

Limited NFIP Specified Items (see NFIP policy for more information)

Option Basement Coverage Dwelling

No Additional Coverage Available

Up to \$10,000 Additional (when eligible):
 Additional Basement Coverage – Dwelling
 We will pay for direct physical loss by or from flood to property covered under Coverage A, other than property described in A.5. under Property Covered, that is located in the basement of the dwelling. We will pay up to the limit of liability shown on the Declarations Page for this coverage.
 This coverage is additional insurance.

Additional Coverage available in \$10,000 increments up to 50% of Cov A not to exceed \$250,000 (when eligible): Additional Basement Coverage – Dwelling
 We will pay for direct physical loss by or from flood to property covered under Coverage A, other than property described in A.5. under Property Covered, that is located in the basement of the dwelling. We will pay up to the limit of liability shown on the Declarations Page for this coverage.
 This coverage is additional insurance.

No Additional Coverage Available

	ESSENTIAL	ENHANCED	ELITE	NFIP
Coverage B: Other Building	up to 10% of Cov A, included in Cov. A	up to 10% of Cov. A, separate limit	up to 20% of Cov. A, separate limit	Up to 10% of Cov A, included in Cov A
Coverage C: Personal Property	\$0 - 50% of Coverage A			Up to \$100,000
Basement Coverage Personal Property	We will pay for direct physical loss by or from flood to property covered under Coverage C, other than property described in C.3. under Property Covered, that is located in the basement of the dwelling. We will pay up to the limit of liability shown on the Declarations Page for this coverage. This coverage is additional insurance.			Not Available
Optional Basement Coverage Personal Property		Items included in Essential; \$5,000 optional (if basement dwelling coverage is also added). NOTE: optional basement limit is in addition to Coverage C	Items included in Essential; if eligible, option to purchase additional coverage in \$5k increments up to 50% of Cov C not to exceed \$100k. NOTE: optional basement limit is in addition to Coverage C	Limited NFIP Specified Items (see NFIP policy for more information)
Special Limits	\$2,500 cap for all categories, included in Cov C	\$5,000 cap for all categories, included in Cov C	\$12,500 cap for all categories, included in Cov C (Per Category Limit May Apply)	\$500 per category included in Cov C
Coverage D: Other Coverages				
Debris Removal	100% of Cov A; included with Cov A			100% of Cov A; included with Cov A
Loss Avoidance Measures	\$1,000	\$2,000	\$3,000	\$1,000
Property Removed to Safety	\$1,000		\$2,500	\$1,000
Trees, Shrubs & Other Plants	N/A		5% of Coverage A, separate limit; no more than \$500 for any one tree, plant, shrub	Not Covered
Pool Clean-Up/Repair Coverage	N/A		Optional - up to \$50,000 in \$10,000 Increments	Not Covered
Loss Assessment	N/A	\$1,000, Included with Coverage A	\$2,000, Included with Coverage A	Not Covered
Fire Dept Service Charge	N/A	\$500		Not Covered
Food Spoilage	Follow form NFIP Freezer Coverage			NFIP Freezer Coverage
Deck & Handicap Ramp Coverage	N/A	\$1,000	\$2,500	Not Covered
Law & Ordinance Endorsement	N/A	5%, additional limit	10%, additional Limit	Not Covered
Coverage E: Increased Cost of Compliance	\$30,000 in addition to Cov A but capped at maximum of \$1,000,000		\$60,000 in addition to Cov A but capped at maximum of \$1,000,000	\$30,000
Coverage F: Loss of Use	\$5,000	\$10,000	\$10,000 included, eligible to purchase in \$10,000 increments up to 50% of Cov A not to exceed \$150,000	Not Covered

	ESSENTIAL	ENHANCED	ELITE	NFIP
Deductibles: Single Deductible	\$1,000; \$1,250; \$1,500; \$2,000; \$3,000; \$4,000 \$5,000; \$10,000; Addl. options of \$15,000, 20,000, \$30,000, \$40,000, \$50,000, \$75,000 and \$100,000 deductible available in all states except FL & NJ			Not a Single Deductible Policy. Separate Deductibles. Dwelling \$1,000-\$10,000 Personal Property \$1,000-\$10,000
Billing Options & Policy Period	Annual, Semi Annual, Quarterly, Monthly, Mortgagee Bill (Annual)			Annual Only
Policy Period	12 Months			12 Months
Loss Settlement Dwelling				
ACV	N/A			Yes
RCV	Yes			RCV only on Single Family, Primary Res when covered 80% to RC, or max coverage
Loss Settlement Personal Property				
ACV	Yes	N/A		Yes
RCV	N/A	Yes		N/A

**DISCLAIMER: This information is for illustrative purposes only and coverage under any private flood insurance policy is expressly subject to the conditions, restrictions, limitations, exclusions and terms of the policy documentation issued by the insurer. Availability of this program is subject to each state's approval and coverage may vary by state. Private flood insurance policies are underwritten by Direct General Insurance Company, National General Premier Insurance Company, Agent Alliance Insurance Company or other wholly owned AM Best A- Excellent Rated subsidiaries of National General Insurance Company.*

This product is not affiliated with the National Flood Insurance Program.