NEPTUNE

RESIDENTIAL FLOOD INSURANCE

Faster. Easier. Better.

ADDITIONAL COVERAGES TO PROTECT YOUR CLIENT

Building coverage up to $15,000,000 and Contents coverage up to $500,000 with an option to add additional coverages to protect assets not covered in the National Flood Insurance Program (NFIP):

TEMPORARY LIVING EXPENSES (UP TO $50,000)
If your customer is unable to live in the building, we will reimburse 75% of covered temporary living expenses incurred, up to the selected coverage limit.

REPLACEMENT COST ON CONTENTS
Contents are paid out as actual cash value (ACV). If your customer would like the claim settled for the replacement cost of the items at the time of the loss without depreciation, add this extra protection.

BASEMENT CONTENTS (UP TO $10,000)
Expands the list of covered basement contents not included in a standard policy.

UNATTACHED STRUCTURES (UP TO $100,000)
Neptune will pay up to the limit purchased for all unattached structures combined, excluding residential, commercial, and farming structures. This limit is in addition to Building Coverage.

POOL REPAIR AND REFILL (UP TO $20,000)
The NFIP specifically excludes coverage for swimming pools. With this endorsement, Neptune will cover in-ground swimming pool repair & refill costs.

OUTDOOR TREES, SHRUBS AND PLANTS (UP TO $2,500)
Covers landscaping-related damage and associated repair costs.

LOSS OF RENTAL INCOME (UP TO $50,000)
If your client owns a rental property, protect the investment with up to $20,000 in rental loss if the property becomes uninhabitable due to flooding.

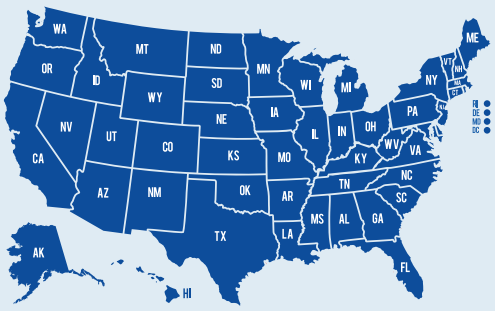
BUILDING BETTERMENTS & IMPROVEMENTS
For tenant contents-only policies, receive coverage up to the policy limit for improvements made to the building.

ELIGIBILITY
- 1-4 family dwelling, including condos for unit owners

INELIGIBILITY
- Properties with more than one flood loss, or a flood loss greater than $25,000
- Manufactured or mobile homes
- Buildings located partially or entirely in, on, or over water

THE COMPARISON	NEPTUNE Residential Flood	NFIP Residential Flood
Building Coverage	$15,000,000	$250,000
Contents Coverage	$500,000	$100,000
Additional Coverage	Temporary Living Expenses, Replacement Cost on Contents, Basement Contents, Unattached Structures, Pool Repair & Refill, Loss of Rental Income, Outdoor Trees, Shrubs and Plants, Building Betterments & Improvements	N/A
Elevation Certificate	OPTIONAL	OPTIONAL
Waiting Period	No wait on real estate closing or rollovers from another flood policy. Otherwise, 10 days.	No wait on real estate closing or rollovers from another flood policy. Otherwise, 30 days.

AVAILABLE NATIONWIDE



AVAILABLE DEDUCTIBLES

$1,000 | $1,250 | $2,000
$5,000 | $10,000 | $25,000

In each flood loss, the deductible amount applies separately to Building Coverage and Contents Coverage.

SUPPORT@NEPTUNEFLOOD.COM

ASK IRIS ANYTIME. OUR DIGITAL ASSISTANT IS AVAILABLE 24/7
for FAQs, payments, endorsements, and more.

GET STARTED AT NEPTUNEFLOOD.COM/LOGIN

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