

Private Flood Quick Reference Guide



Private Flood Products	A.M. Best Rating	Available States	Carrier Status	Type	Max Building Coverage	Max Contents	Other Structures	Loss of Use	Deductible Options	General Information
	A+	FL, NJ, CA	Admitted	Primary Flood	\$1,000,000*	\$250,000	10% of Building Cov, Max of \$50,000	20% of Building Cov, Max of \$50,000	\$1,000 to \$20,000	<ul style="list-style-type: none"> No EC or Waiting Period Payment Plans Available Replacement Cost Loss Settlement Resiliency Coverage Customizable *Cov A >\$500K Requires UW Approval
		SC, VA	Non-Admitted							
	A-	TX	Admitted	Primary Flood	\$1,000,000*	\$250,000	10% of Building Cov, Max of \$50,000	20% of Building Cov, Max of \$50,000	\$1,000 to \$20,000	<ul style="list-style-type: none"> No EC or Waiting Period Payment Plans Available Replacement Cost Loss Settlement Resiliency Coverage Customizable *Cov A >\$500K Requires UW Approval
	A	CA, FL, LA, NJ, MS, PA, NY, NC, TX, SC, VA, WA	Non-Admitted	Primary Flood	\$1,250,000	\$875,000	10% of Building Cov	20% of Building Cov	\$1,000 to \$25,000	<ul style="list-style-type: none"> Residential HO3 Flood Only Form* No Elevation Certification 7-Day Waiting Period for non-loan closings 25% Min Earned Premium
	A	CA, FL, NJ, MS, PA, NY, NC, TX, SC, WA	Non-Admitted	Primary Flood	\$250,000 Residential	\$100,000	N/A	Up to \$5,000 of addit'l cov (where available)	\$1,000 to \$10,000	<ul style="list-style-type: none"> NFIP Equivalent coverage forms * No Waiting period for loan closings (including cash closings). 10-Day Waiting period for non-loan closings Inland Market Focus
	A-	All States EXCEPT: AK, KS, KY, MO, NH, SD, VT, WA, WY	Admitted	Excess Flood	\$1,750,000	\$100,000	N/A	N/A	N/A	<ul style="list-style-type: none"> Follows NFIP coverage form* and waiting period Only for Wright Flood NFIP policies at max limit with Repl Cost Residential
	A- (or Greater)	AL, AZ, CA, FL, IN, LA, MD, MS, NC, ND, NJ, NM, NY, OR, PA, SC, TN, TX, VA, WA	Non-Admitted	Primary or Excess	Submit					<ul style="list-style-type: none"> Higher Values Commercial & Residential Coastal Barrier Business Income Scheduled Policy Locations Solutions for Unique UW Needs

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(800) 449-8842

www.jebrown.net

www.wrightflood.com