



Private Commercial Flood Insurance

A smart alternative to the NFIP



Simple and comprehensive. From a company you can trust.

Introduce more savings and more coverage options to your customers for commercial protection with Assurant’s commercial flood insurance. Our company, rated “A” by AM Best, offers policies with a quick and transparent underwriting process, dedicated agent support and exceptional claims management.

Product Highlights

- Blanket or schedule multiple buildings/locations on one policy
- Replacement cost coverage for building and contents available
- Patent-pending FlexCash option offers up to \$10,000 in discretionary funds with no restrictions
- Average premium is 10% - 20% less than NFIP pricing
- Elevation certificate optional
- 14-day waiting period (no waiting period for loan closings or rollovers)

Overview of Assurant Private Commercial Flood Insurance

Availability	Where: all states except Louisiana and Alaska <i>Certain geographical restrictions (e.g., Coastal Barrier Resources System, severe repetitive loss and barrier islands)</i>
Eligibility	Eligible flood zones: A, AE, A1 - A30, A99, AR, AH and AO; VE and V1 - V30 (built after 1981); B, C and X (on a per-risk basis) Eligible risks: pre-FIRM and post-FIRM buildings
Coverages	Building limit: \$1,000,000 Contents limit: \$500,000 Contents damage from riots: \$1,000
Process and Pricing	Pricing: no NFIP fees or surcharges; average savings of 10% - 20% Statement of value: simple application process Manual rating: submit a statement of value, target premium and any additional underwriting documentation to Meghan Maier with Dixie Specialty (mmaier@dixiespecialty.com)

A Strong Foundation

Assurant is a Fortune 500 company and a charter member of the NFIP with over 35 years of experience in flood insurance. As the second-largest provider of flood insurance under the Write Your Own program, we’re ready to help agents and customers prepare for the future of flood with tailored solutions. Our private flood policies are issued through our subsidiaries Voyager Indemnity Insurance Company (Voyager) and Reliable Lloyds Insurance Company (Reliable). Voyager and Reliable have “A” (excellent) ratings by AM Best.

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

Visit assurant.com/flood to learn more.