



**WNC**  
Insurance Services, Inc.

Positively.

**Flood insurance is  
flood insurance.  
True or false?**

**The benefit of  
experience. The  
power of knowledge.**

**Voice of Satisfaction**

## LENDER-PLACED FLOOD



**NOT JUST FLOOD PROTECTION.  
EXPERIENCED FLOOD PROTECTION.**

When it comes to securing flood coverage for your portfolio, you do not want just any kind of flood protection. You want experienced flood protection. The secure feeling that the coverage you placed will be there in case of a loss. The ability to get coverage when you need it. The comfort in knowing that expert advice is just a phone call away. You want protection through an experienced and reputable organization. And you want it in a quick, easy and convenient way.

As one of the pioneers of lender-placed flood insurance in the United States, WNC has more than twenty-five years of experience providing flood insurance to hundreds of financial institutions nationwide. With WNC, you gain the benefit of experience, the power of knowledge and the protection you want and deserve.

Through our Lender-Placed Flood Insurance Program, you receive the following important benefits:

- ◆ Experienced and reliable protection  
You can place insurance on a mortgaged property at any time and know that coverage will be there when a loss occurs. No waiting, no fuss, no hassle. More than a dozen major benefits await you (see other side).
- ◆ Quick, easy and convenient  
You can order coverage by mail, fax, email, data transmission, or FTP.
- ◆ Compliance support  
You achieve compliance with the Federal mandatory flood insurance purchase guidelines.
- ◆ Fast and efficient claims processing  
A WNC-owned and operated claims administration company handles your claims promptly, professionally and accurately.
- ◆ Dedicated, knowledgeable and friendly Customer Care  
Highly trained Customer Care professionals are always ready to assist you and your borrowers with any questions or problems.

A client had this to say:

*"I just got off the phone with our customer who literally broke down and cried she was so happy to hear the news about her claim. Certainly, this settlement has far exceeded the best practices. You have all gone above and beyond the call of duty and I am very, very satisfied. Thanks again very much!"*

Frankie Anderson, Flood Compliance Specialist  
Everhome Mortgage Company (EverBank)

Join hundreds of financial institutions who now enjoy the benefits of experienced, quick and convenient flood insurance protection. Talk to your WNC representative or give us a call today at **800-423-2497** and ask for the Lender-Placed Product Group.



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# LENDER-PLACED FLOOD



## MAJOR BENEFITS

- ◆ Backed by the world's largest insurance market
- ◆ Over \$6 billion in insuring capacity
- ◆ Immediate coverage – no waiting period
- ◆ No elevation certificates required
- ◆ Minimal property and loan information required to place coverage
- ◆ Coverage can be backdated up to 30 days – giving you up to 90 days of critical interim coverage pending borrower response
- ◆ Available deficiency coverage when borrower's insurance has insufficient limits
- ◆ Available deductible buy-back coverage when borrower's insurance carries excessive deductible
- ◆ Automatic coverage (subject to eligibility criteria)
- ◆ Flexible borrower notification letter cycle
- ◆ Special notifications to borrowers affected by flood map changes
- ◆ Flexible rating based on lender preferences
- ◆ Blanket coverage available
- ◆ Coverage available in Coastal Barrier Resources System areas
- ◆ Less restrictive cancellation provisions compared to the NFIP
- ◆ Coverage automatically renews
- ◆ Increased Cost of Compliance coverage up to \$30,000 included

## COVERAGE INFORMATION

### 1-4 Family Residential Properties

- ◆ Replacement Cost coverage on owner-occupied dwellings
- ◆ Actual Cash Value coverage on tenant-occupied properties
- ◆ No co-insurance requirement
- ◆ Temporary Housing Expense coverage up to \$1,000 per loss
- ◆ Mobile home coverage
- ◆ Unit Owner loss assessment coverage for underinsured condo associations
- ◆ Up to \$250,000 in building coverage
- ◆ Up to \$120,000 in contents coverage (if part of loan security)
- ◆ \$1,000 standard deductible (\$750 available)

### Commercial Properties

- ◆ Actual Cash Value coverage on building
- ◆ Coverage for commercial condominium units
- ◆ Coverage for hotels, motels, retail stores and other business establishments
- ◆ No co-insurance requirement
- ◆ Up to \$500,000 in building coverage
- ◆ Up to \$500,000 in contents coverage (if part of loan security)
- ◆ \$1,000 standard deductible

To learn how you can join hundreds of financial institutions who now enjoy the benefits of experienced, quick, easy and convenient flood insurance protection, talk to your WNC representative or give us a call at **800-423-2497** and ask for the Lender-Placed Product Group.