



# Excess Flood Insurance

WNC's Excess Flood Insurance Program is specifically designed for home or business owners who already have the maximum amount of coverage available under the National Flood Insurance Program (NFIP) or private flood carrier but would need additional coverage in a claim event.

## Benefits

- **Wide availability** – single-family homes, warehouses, condominiums, apartment complexes, office buildings, hotels/motels, restaurants, shopping center, timeshares, co-ops
- **"A" rated carriers** – coverage issued by "A" rated insurers (Certain Underwriters at Lloyd's, London)
- **Simple underwriting** – based on elevation, flood zone, number of stories, distance to water, foundation and construction type
- **Generous limits** – up to \$50M in combined limits for building and contents available
- **Quick claim processing** – provided by WNC's wholly owned Precise Adjustments, Inc.

## Coverage Information

- Contents coverage available for residential and non-residential properties located in all flood zones
- Building and contents losses are adjusted at replacement cost
- Additional Living Expense and Business Income coverage

## Ineligible Risks

- Manufactured or mobile homes
- Boat houses
- Structures not built on permanent foundations
- Buildings located partially or entirely over water
- Locations with more than two losses in the last five years or locations with any one loss in excess of \$150,000
- Container-type buildings
- Risks under the NFIP's Emergency Program, under probation, or located in Non-Participating communities

## Available Limits Per Building

<b>Building</b>	<b>up to \$50,000,000</b>
<b>Contents</b>	<b>\$2,000,000</b>
<b>ALE/BI</b>	<b>\$500,000</b>
<b>Total Combined</b>	<b>\$50,000,000</b>

→ **Get a Flood Quote Now**

Please submit a copy of the primary flood declaration page or WNC Excess Flood Application to:

[excessfloodquote@wncfirst.com](mailto:excessfloodquote@wncfirst.com)

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