



FLOOD

WE UNDERSTAND FLOOD RISK

Offer protection to your small business clients from the #1 natural disaster that occurs in all 50 US states. Help your small business customers stay financially afloat with peace of mind protection from either the National Flood Insurance Program (NFIP) or a private flood insurance option.

NFIP COMMERCIAL FLOOD

- Federally-backed flood insurance
- [Summary of coverage](#)

EXCESS FLOOD

- Higher limit options when NFIP options are maxed out
- Offered by DUAL Commercial, a coverholder for Lloyd's of London: [coverage highlights](#) and [FAQ](#)

PRIVATE PRIMARY COMMERCIAL

With competitive pricing, the private market may provide alternative opportunities for flood insurance protection with broader limits and the option to include business interruption.

- FloodPlus Commercial [features](#)
- FloodPlus Commercial [comparison to NFIP](#)
- DUAL Commercial, a coverholder for Lloyd's of London, Private Primary [highlights](#)

	NFIP Federally-backed	Excess Flood Additional coverage from DUAL Commercial	Private Primary From Hiscox FloodPlus Commercial	Private Primary From DUAL Commercial
Limits	\$500,000 building \$500,000 contents	\$15M combined	\$2.5M building, business personal property and business income	\$3M combined building and contents
Business income coverage	n/a	\$500,000 (includes loss of rent)	Available	Available
Availability	50 states + US territories	50 states	All states except AK, HI and KY	50 states
Standard waiting period	Typically 30 days	n/a	7 days	up to 14 days
Elevation Certificate (EC)	May not be required, but an EC could mean a more affordable rate	Not required on certain risks	Not required	May not be required
Replacement cost option on contents	n/a	Available on certain risks	Available	Available
Deductible	Separate deductible for dwelling and contents	"Follow form" to the primary NFIP policy	Flat deductible	\$2,000 per occurrence for buildings \$2,000 per occurrence for contents

GET STARTED

Learn more at victorinsuranceus.com/flood

Register for the portal at victorinsuranceus.com/flood



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.