

Floods are the most common natural disaster in the United States; however, your homeowners insurance does not offer coverage for this exposure which could devastate your clients. In areas of moderate- to high-risk, there is a 26% chance of experiencing a flood over the term of a 30-year mortgage, and as inland flooding increases, areas which were previously considered low risk are now experiencing a growing number of flood losses.

## Are you offering the appropriate flood coverage to your valued clients?

### KEY SELLING POINTS:

- Admitted private flood program offered through a highly-rated Carrier
- Higher building and contents coverage limits than the National Flood Insurance Program (NFIP)
- Initial program availability in California, Texas, and Florida – the states in which over 52% of NFIP policies are sold
- Program not subject to Congressional reauthorization
- Lender-accepted policy form with NFIP Compliance Guarantee clause
- Program managed by flood industry experts WNC Insurance Services, Inc.
- Claims promptly serviced by Precise Adjustments, Inc.



### THE AMERICAN NATIONAL FLOOD ADVANTAGE:

	American National Flood	NFIP
Residential Building Limit	\$500,000	\$250,000
Personal Property Limit	\$250,000	\$100,000
Deductible Options	6 options between \$500-\$10,000	8 options between \$1,000-\$10,000
Replacement Cost coverage	Dwelling and Personal Property	Primary Residence – Dwelling Only
Elevation Certificate Required	No	Yes
Additional Living Expense/Loss of Rents	\$2,500 included, with option to purchase up to \$25,000	Not Available
Waiting Period	No	30 Days
HFIAA Surcharge	No	Yes
Co-Insurance Penalty	No	Yes
Grandfathering of Eligible Risks	Yes	Yes
Reserve Fund Assessment Fee	No	Yes
Increased Cost of Compliance	\$40,000 included	\$30,000 for additional fee

### THE FUTURE OF FLOOD PROTECTION

- F**ocused on your agency's success
- L**eading technology and products
- O**ptimal flood coverage solutions
- O**utstanding customer support
- D**edicated claims management

### CONTACT US TODAY TO GET STARTED!

Email: [PrivateFloodSolution@wncfirst.com](mailto:PrivateFloodSolution@wncfirst.com)

Web: [www.PrivateFloodSolution.com](http://www.PrivateFloodSolution.com)

Phone: 888.386.9488 ext. 5021 or 6459

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