



Excess Flood



Extended flood coverage for unpredictable losses

Robust coverage that goes beyond the limits of standard flood insurance, to ensure funds are available for repair after disaster strikes.

Damages from flooding can be devastating and unpredictable. Our Excess Flood program bridges the gap when rebuilding costs surpass standard policy limits. With decades of flood experience and a responsive claims service, our specialists offer tailored solutions that protect homes and businesses from financial risk.

Our appetite

- Primary and secondary residential dwellings
- Commercial properties
- Apartments (incl. garden style) with or without mercantile
- Condominiums

Program highlights

- Coverage offered in all 50 states
- Non-admitted through Lloyds of London
- \$20m all coverages combined (higher limits available on a submit-for-rating basis)
- TIV's up to \$50m

What we cover

- Real property
- Contents – household or business contents
- Loss of income – net business income or loss of rent

Minimum earned premiums (greater of)

- Residential dwellings (primary and secondary):
\$500 or 50% of gross written premium
- Apartments, condos, commercial properties:
\$1,000 or 50% of gross written premium

Exclusions

- Properties built on stilts over water
- Mobile, manufactured and prefabricated buildings
- Soft costs in respect of construction risks
- Medical equipment
- Food stuffs and perishable goods
- Contents not covered under an NFIP policy located in basements
- Coastal barrier resource act (CBRA zones) or non-NFIP participating communities

Submit for rating

- Properties with negative elevations
- Contents and/or loss of income only risks
- Building with TIV in excess of \$50m all coverages combined
- Construction risks over 15 months
- Risks where contents and/or business income values exceeds 50% of the TIV
- Risks with any prior flood losses



Get in touch

For more information about DUAL's Excess Flood program, send submissions to flood@dualinsurance.com. We are happy to assist you.

Helping you do more

marketing@dualinsurance.com

dualinsurance.com

This product is underwritten by DUAL Commercial LLC (California License Number 0E67776), a licensed operating entity of the DUAL North America, Inc. group of companies. Information updated as of March 2025. U0032