

DUAL Flood

Private
Primary Flood
FAQs

DUAL



Competitive nationwide flood coverage

Looking for an alternative to the National Flood Insurance Program (NFIP)? We can help. Our Primary Flood product is competitively priced and available in all 50 states.

The team at DUAL has decades of experience underwriting for flood, and will work with you to find a solution that's the right fit for your client. You can obtain coverage on your submissions with our online portal or you can contact our manual underwriting team. With our online portal, you can quote, bind, issue and pay 24/7.

Whichever way you go, either through our portal or directly through our underwriters, you get a policy that's backed by "A+XV" rated capacity providers.

And in the event of a claim, we've got specialists on hand to support your clients every step of the way.

FAQs

Who is the issuing carrier?

We have two underwriting facilities through underwriters at Lloyd's of London and a third facility through National Fire & Marine Insurance Company which is a Berkshire Hathaway Specialty Insurance facility. All three of our carrier options are rated "A+XV" by Standard & Poor.

Where is coverage available?

Our Private Primary Flood coverage is available on a surplus lines basis in all 50 states (subject to underwriting guidelines).

What are your flood target risks?

We can help you with primary and secondary homes, commercial properties and condos.

What limits are available?

We can offer the following limits:

- Up to a total limit of \$2m combined – buildings and contents coverage
- \$500,000 per occurrence, per building – business income coverage

Is there a waiting period before the policy becomes effective?

Our program has a seven-day waiting period unless the situation involves a loan, and coverage is required by the lender.

Is your program available to clients with previous claims?

Generally, we're unable to look at properties with prior losses. However, we'll sometimes make exceptions for mitigated risks that have experienced a loss from a named storm. Contact an underwriter for additional information.

What additional coverages are available?

Additional coverages include:

- Business interruption/loss of rents (insured premises only) up to \$500,000
- Additional living expense – loss of use
- Replacement cost adjustment
- Loss avoidance
- Increased cost of compliance

Can coverage parts be purchased separately?

Your client can purchase building only coverage as a standalone policy. If the client is looking for contents only, it's available on a submit-for-rate basis.

Everything else comes as a package. So business interruption, for example, must be purchased with building coverage.

How do I access the DUAL Private Flood program?

If you're already a partner of ours, get in touch with our underwriting team. They'll set you up with a login ID and password to access our online portal. If you're not a current customer, you can [start the appointment process here](#).

- Visit our appointment portal: click on the following link to access our agency appointment portal: dualinsurance.com/become-a-producer. This portal has been designed exclusively for agencies like yours to submit the necessary documents securely and efficiently.
- Upload required documents: once on the portal, you'll find clear instructions on how to upload the required documents. As a reminder, we need the following documents for the appointment process:
 - W9 Form
 - Errors & omissions (E&O) declaration page
 - Licenses (agency and individual(s) for each state you plan to do business in
- Complete information: alongside document uploads, you'll also be prompted to provide essential agency details. Please ensure accuracy and completeness, as this information will help us expedite the processing of your application.
- Confirmation and next steps: once you've successfully submitted the required documents and information, our team will review your submission. We'll get in touch to confirm receipt and guide you through the subsequent steps.

We believe that this streamlined approach will save you time and effort, enabling us to move forward efficiently. If you encounter any difficulties or have questions during the submission process, please don't hesitate to reach out to our dedicated producer team at producer@dualinsurance.com.

What is the deductible for this program?

Deductibles start from:

- \$2,000 – building coverage
- \$2,000 – content coverage

For business interruption and loss of rents, we offer various deductible options.

Is coverage available in non-participating communities and for Coastal Resource Barrier Act (CBRA) properties?

Our manual underwriting team can accept submissions on a submit-for-rate basis.

Is there a minimum premium?

Yes, \$500 plus fees and taxes.

How are surplus lines filed?

It depends on who's filing taxes.

If you are, our flood rater will calculate and include the taxes and fees on the quote. You'll then have to collect the taxes and fees along with the premium and file accordingly. The invoice we send to you will show the annual premium, minus your commission.

If we're filing the taxes, the flood rater will again calculate the taxes and fees along with the premium and file accordingly. But this time, the invoice will include the annual premium, plus the taxes and fees, minus your commission.

How do I remit payment for excess flood premium?

You'll receive an invoice, along with the binder of insurance at time of inception. The invoice will show the premium, state surplus lines tax, policy fee and commission.

You then have to remit the total amount, minus your commission stated on the invoice. Payment is due 20 days from inception through agency check, our epay online option, or ACH payment.

Where can payments be sent?

For regular or overnight delivery:

DUAL North America
1100 5th Avenue South, Suite 301
Naples, FL 34102

Checks should be made payable to:
DUAL Commercial, LLC

How do you process renewals?

Approximately 45 days prior to policy expiration, we'll contact the agent with renewal terms based on the previous year's underwriting criteria.

What underwriting information do you need for an online quote?

We need elevation information for certain risks. You can find this information on an NFIP application, declaration page or elevation certificate.

We won't need any elevation information for:

- All pre-firm zone designations
- Post-firm flood zones B, C or X

What is surplus lines tax?

If the agent/broker is filing the surplus lines taxes, our online portal will calculate and include the taxes and fees on the quote. You'll then have to collect the taxes and fees along with the premium and file accordingly. The invoice we send to you will show the annual premium, minus your commission.

If DUAL is filing the taxes, the online portal will calculate the taxes and fees along with the premium and file accordingly. But this time, the invoice will include the annual premium, plus the taxes and fees, minus your commission.

What is a surplus lines broker?

Surplus lines agents are licensed to work with non-admitted carriers like Lloyd's, so they're authorized to collect state-specific surplus lines taxes.

What are the state-specific surplus lines forms?

Because Lloyd's is a non-admitted carrier, they require a 'diligent search' on each state.

This means having to verify whether domestic carriers offer similar coverage. As part of the placement process, we need to document that these coverages are unavailable. Each state, however, has a similar but slightly different document to record this information.

How is a claim filed?

For claims information, visit dualinsurance.com/us-en/claims or contact our team at flood@dualinsurance.com.

Or get in touch with us at this address:

DUAL North America
1 South Wacker Drive, Suite 2100
Chicago, IL 60606



Get in touch

Send your submissions to flood@dualinsurance.com.
We are happy to assist you.

Helping you do more

DUAL North America, 1 South Wacker Drive, Suite 2100, Chicago, IL 60606

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