

Why should commercial property owners care about flood insurance?



Commercial property owners are in the business of risk management. Don't let flooding be a risk you choose to ignore. Whether your properties are on the coast or miles inland, here are a few reasons to consider flood insurance:



Climate patterns are shifting, and flood risk is increasing.

More frequent and intense storms are making areas previously considered safe more vulnerable.



Floods don't only happen in high-risk zones.

Over 40% of flood claims come from areas considered low or moderate risk.



Business property insurance typically doesn't include flood damage.

Like homeowners policies, most commercial property insurance doesn't cover floods.



Just one flood can be financially devastating.

Just a few inches of water can cost tens or even hundreds of thousands of dollars in repairs and revenue loss.



Flooding can cause massive business interruptions.

Damage to equipment, inventory, and structures can halt operations and result in significant loss of income.



Flood policies protect both your building and business contents.

Flood insurance can cover your structure, fixtures, machinery, inventory, and office equipment.



A flood policy is essential for maintaining business continuity.

A flood insurance policy can make the difference between reopening your doors or closing them permanently.



Having flood insurance helps you meet lease or contractual obligations.

Tenants and partners may require evidence of coverage in lease or vendor agreements.



Some commercial lenders require flood insurance.

If your property is in a high-risk area, your lender may mandate coverage.



Private flood insurance may offer broader protection.

Commercial policies can be customized to include higher limits, business interruption coverage, and additional structures.

Trust DUAL Flood to help protect what matters most

- We offer higher limits than the National Flood Insurance Program (NFIP)
- We provide comprehensive coverage, including basements, additional living expenses, and more
- Backed by A.M. Best "A" rated carriers
- Using advanced modelling technology, we provide more accurate risk assessment, competitive pricing, and coverage where the NFIP may not
- Flexible coverage options such as customized deductibles and optional contents coverage
- Our online portal simplifies the application process with online quoting, instant binding and e-signature and e-pay options

For more information, please talk to your agent to determine what's right for you.



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 July 2025.