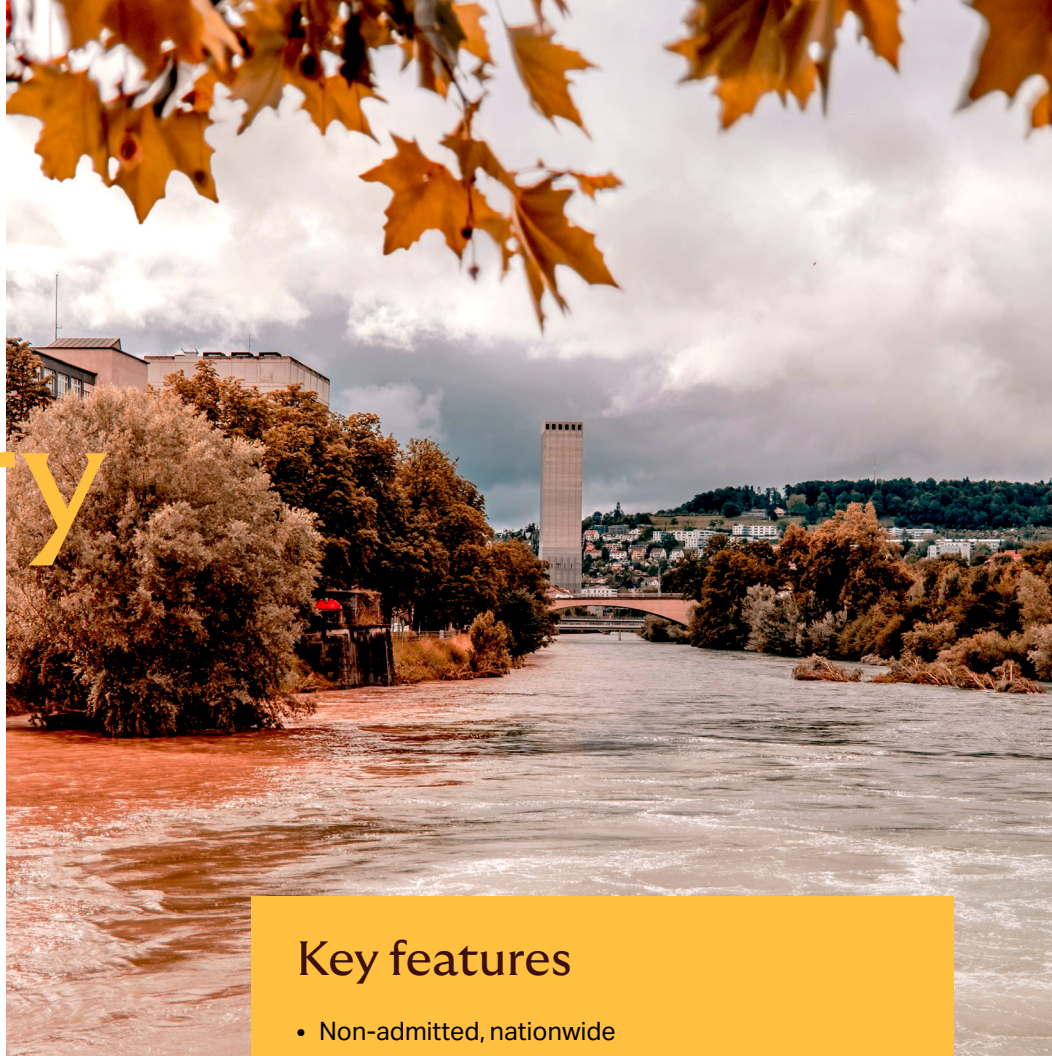


DUAL

Primary Flood



Robust, competitive primary flood solutions

Comprehensive and flexible private primary flood coverage designed for residential, commercial and condominium buildings.

Our Primary Flood program offers tailored protection and responsive claims services as a competitive alternative to the NFIP. For residential, commercial and condominium buildings, coverage is delivered through our revolutionary online portal to all 50 states, and is backed by A- rated capacity and a team of flood specialists.

Key features

- Non-admitted, nationwide
- Online portal for quoting, issuing and binding
- Three different capacity providers
- Replacement cost coverage for building and contents
- Ability to schedule multiple locations into one policy
- Competitive rates based on tier county locations
- Policy wording accepted by lenders

Available limits

- Building and contents: \$2m combined on any one building per occurrence (building and contents)
- Business income/loss of rents: \$500,000 per occurrence

Our appetite

- Residential and commercial buildings
- Condominiums – minimum of four stories, positively elevated A+V zones

What we cover

- Buildings and contents coverage mirrors the NFIP form and is lender compliant
- Business income/rental value (including extra expense)

Minimum attachment points

- \$2,000 per occurrence in respect of primary building coverage
- \$2,000 per occurrence in respect of primary contents coverage

Exclusions

- Properties located in a community currently in an emergency program
- Coverage for mobile homes
- Medical equipment
- Perishable goods, including food and/or drink
- Business income and/or rental value only coverage
- Cannabis exposure

Get in touch

For more information about our Primary Flood program, send submissions to flood@dualinsurance.com or contact a member of our team:

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Get started on a submission

Here's what we need:

- NFIP/ACORD application or renewing NFIP dec page
- DUAL supplemental
- Excel SOV for multiple locations
- Confirmation of no prior flood losses
- Loss runs

Helping you do more

marketing@dualinsurance.com

dualinsurance.com

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