

# National Risk | *Solutions*

A Division of Hull & Company

## Private Primary Flood Insurance Program - Quote Online!

[www.nrsinsurance.com](http://www.nrsinsurance.com)

**(Developed to compete against the NFIP program)**

### Available limits:

- \$500,000 per occurrence in respect of Building coverage. (more if needed)
- \$500,000 per occurrence in respect of Contents coverage. (more if needed)
- \$500,000 per occurrence in respect of Business Income Rental/Value

### Eligible properties:

- Residential & Commercial buildings
- Condo's - Minimum of 4 stories, positively elevated A +V zones, Max TIV \$50M
- (we can write a primary \$5M and excess of \$45M)

### Coverages available:

- Buildings and Contents coverage mirrors the NFIP form and is Lender Compliant
- Business Income/Rental Value (including Extra Expense)
- Contents only

### Minimum attachment Points:

- \$5,000 per occurrence in respect of Primary Buildings Coverage Points
- \$5,000 per occurrence in respect of Primary Contents coverage
- 14 day waiting period in respect of Business Income/Rental Value coverage

### Waiting Periods:

- No waiting period for mortgage loan closings
- 7 day waiting period in respect of Coastal (Tier 1 and 2) risks
- 14 day waiting period for inland risks

### 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

### Program Benefits:

- Replacement Cost coverage for building & contents
- Ability to schedule multiple locations into one policy
- Competitive rates based on tier county locations
- Policy wording accepted by Lenders
- Basement coverage available for positively elevated A or V Zones only

Call **866.417.4855**  
for more info.