



## Eligibility

The following eligibility criteria is based on accessing the Hiscox Flood Program through the GeoVera Specialty Homeowners Quoter. The Hiscox Flood Program has two products: FloodPlus and FloodPlus Coastal. Product availability is subject to the risk's location. This guide reflects the Hiscox program's Full Value product. A Partial Limit product is also offered.

|   |   |
|---|---|
| <b>Coverage A</b><br><i>Dwelling Value</i>    | Maximum = \$1,000,000   |
| <b>Coverage B</b><br><i>Other Structures</i>  | 10% of Dwelling Value   |
| <b>Coverage C</b><br><i>Personal Property</i> | Personal Property ranges from 0% to 70% of the Dwelling Value depending on occupancy type. <ul style="list-style-type: none"> <li>• Primary occupancy 35% to 70%</li> <li>• Secondary, Seasonal, and Tenant Occupancy 10% to 70%</li> </ul> |
| <b>Coverage D</b><br><i>Loss of Use</i>       | 20% of Dwelling Value (2% and 5% offered for FloodPlus Coastal)   |

### Occupancy Types:

- Primary
- Secondary
- Seasonal
- Tenant Occupied
- Vacant

### Construction Types:

- Brick Veneer
- Frame
- Masonry

### Deductible Options:

- \$1,000
- \$2,000
- \$3,000 (FloodPlus only)
- \$5,000
- \$10,000
- \$25,000
- \$50,000 (FloodPlus Coastal only)

**Waiting Period:** 7 Day Waiting Period (Some Exclusions May Apply)

**Is the home elevated?** If yes, the measurement of elevation will be required, but an Elevation Certificate will not be required.

**Optional Coverage:** Loss Settlement on Personal Property. May be changed from Replacement Cost Value to Actual Cash Value.

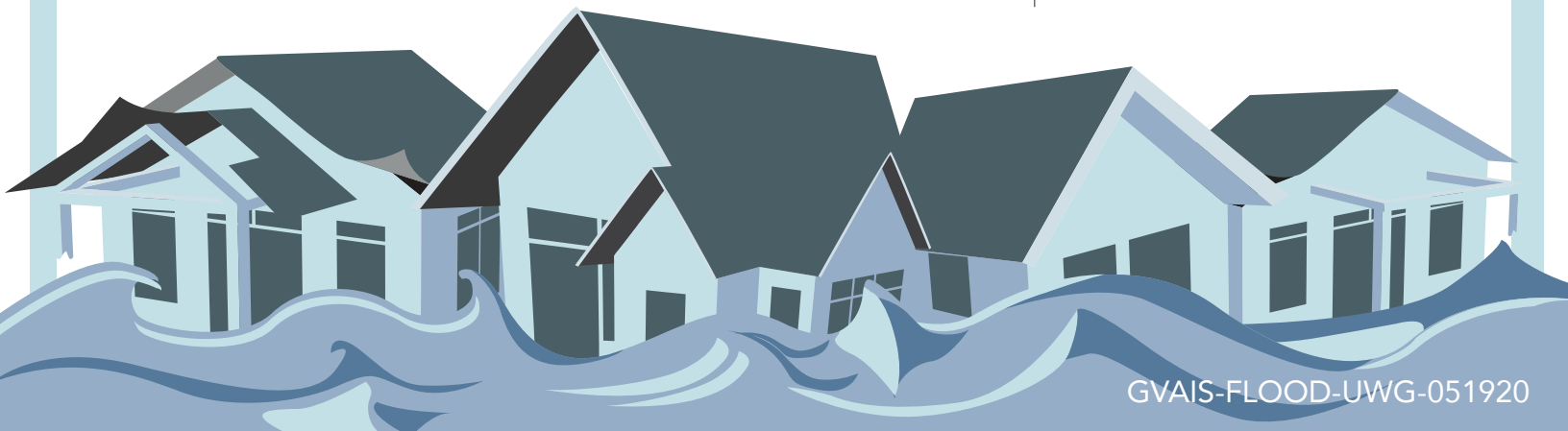
### Payment Plans:

- Full Pay and 3 Pay
- Online Bill Pay with ACH, Debit, and Credit

**Quote, bind, pay, & manage policies at:** [www.myGeoSource.com](http://www.myGeoSource.com)

After logging in, visit the "Contact Us" page for more assistance.

UserID:





|   | HISCOX FLOODPLUS  | NATIONAL FLOOD INSURANCE PROGRAM   |
|---|---|--|
| Maximum Limits                            | Dwelling \$1m, Contents \$700k, other structures \$100k, and additional living expenses \$200k.   | Dwelling \$250k and Contents \$100k.   |
| What's the definition of flood?           | Simple definition that dovetails with the standard homeowners wording.  | Complex definition that requires two or more acres of normally dry land or two or more properties (one of which is the insured's) to be flooded. |
| Are other structures covered?             | Coverage limited to 10% of the Dwelling limit in addition to the main limit of indemnity for buildings.                                 | Only covers detached garages up to 10% of the dwelling limit which reduces the main limit of indemnity for buildings.                            |
| What about materials and supplies?        | No stipulation that materials and supplies are within a "fully enclosed" building.  | Materials and supplies must be stored within a "fully enclosed" building.  |
| Fixtures                                  | Covers the dwelling, materials, and supplies on or next to the resident premises.   | Restrictions apply to listed items of fixed property.  |
| Is personal property covered?             | Property covered while anywhere in the world.   | Property only covered "inside" a building.   |
| Special Limits for personal property      | Broader coverage with separate limits for the various categories of personal property rather than one single combined loss/event limit. | \$2.5k combined "loss limit" for various categories of personal property.  |
| How will this policy help you in a flood? | \$2.5k towards cost to protect property from imminent danger of flood.  | \$1k towards the cost to protect property from imminent danger of flood.   |
| Is alternative accommodation offered?     | Yes - up to time of repair or permanent relocation.   | No   |
| Is rental value offered?                  | Yes   | No   |