




LOW-RISE RCBAP FLOOD INSURANCE

Benefits

 Competitive rates	 Generous limits available
 No co-insurance clause	 Ability to schedule locations/buildings
 Higher limits than the NFIP	 Simple underwriting
 Multiple deductible options — from \$1k to \$100k+	 Elevation certificates are not required
 Backed by the world's largest insurance market (rated A+ (Excellent) by A.M. Best)	 Quick claim processing — provided by Tokio Marine Highland's wholly owned Precise Adjustments

A Residential Condominium Building Association Policy (RCBAP) specifically designed to provide coverage for low-rise condominiums in the association form of ownership. An alternative to the National Flood Insurance Program (NFIP) that offers higher limits for buildings and contents in common areas with premium savings.

Rating and Target Properties

- All risks are individually rated based on a property's location, elevation, flood zone, number of stories, construction type, foundation type and loss history.
- Target properties — non-coastal locations (not subject to storm surge) with two stories or less.

Available Limits Per Building

