

PRIMARY RESIDENTIAL FLOOD INSURANCE

ENHANCED COVERAGE AND STABLE, COMPETITIVE RATES TO PROTECT YOUR HOME.



TOKIO MARINE
HIGHLAND
tokiomarinehighland.com



Tokio Marine Highland's Primary Residential Flood Insurance provides superior protection and more competitive rates than what is available from the National Flood Insurance Program (NFIP). With deep expertise and best-in-class service, your customers will appreciate a trusted partner with nearly three decades of flood insurance experience. Our Primary Residential Flood solution offers enhanced sublimits and Additional Living Expense (ALE) coverage, with quick claim processing provided by our wholly owned **Precise Adjustments**.

Coverage Highlights

- Available for residential single- and multi-family homes, other structures, condo units, and contents-only renters in 49 states
- Multiple deductible options available from \$500 to \$25,000
- Lender Compliant
- No Waiting Period
- No Co-Insurance Penalty
- Replacement Cost Coverage for Building & Contents
- \$30,000 ICC coverage included
- Additional Living Expense (ALE) coverage available up to \$50,000, with a minimum of \$2,500 provided at no charge
- Basement/Enclosure Improvement & Contents up to \$15,000
- 15% Agency Commission

Ineligible Risks

- Mobile homes
- Boat houses
- Buildings partially or entirely over water
- Prior losses
- Negative elevations
- Surge exposure
- Close proximity to source of flooding

Available Limits

Building

up to
\$1M

Contents

up to
\$500K

ALE

up to
\$50K

**Need higher limits? TMH also offers
Excess Flood coverage up to \$40 million.**

Get a Flood Quote Now



Email PrivateFloodSolution@tmhighland.com
to learn more and begin quoting today.