



FLOOD INSURANCE PROGRAMS OUTSIDE THE NFIP

compiled by Bruce A. Bender (Bender Consulting Services, Inc.) and Thomas Becker (Dual Commercial); July 2014
This information is not inclusive of all flood insurance programs that are outside of the NFIP. It represents a summary of information that the authors received from the individual companies/agencies that manage the program.
The authors apologize for any misstated details. It is recommended that the individual companies/agencies be contacted for details of their respective programs.
Programs that are astericked appear to be available but latest coverages, limits, etc. could not be confirmed.

COMPANY	LIMITS	MIN PREM	WAITING PERIOD	GENERAL RESTRICTIONS	REQUIRES UNDERLYING	ISSUING CARRIER	STATES AVAILABLE	REMARKS
EXCESS COVERAGE PROGRAMS OVER PRIMARY								
Advanced Insurance Coverages, Inc. 7301 Wiles Road, Ste 202 Coral Springs, FL 33067 888-281-0684 excess@nfs.stoneriver.com	<u>Excess Flood</u> \$5,000,000 for Both Building and Contents (combined) Higher limits available subject to underwriting	\$350 Except NC and CT NC - \$1,000 CT - \$2,500	Same as NFIP	No COBRA Areas No RCBAP No Negative Elevations No Non residential contents No Contents Only	Yes, Max. NFIP	Lloyd's	All except AK, DC and NY	-No Risks with total RC/ACV greater than \$10M -Underlying coverage must be written with an NFS WYO Client
AmRisc, LP 3710-A John Platt Drive Morehead City, NC 28557 252-247-8764 Santee English SenGLISH@amrisc.com	<u>Commercial Excess Flood</u> \$25,000,000 Combined Single Limit per Risk Buildings, Contents & BI Available	\$500	None except 7 days on BI	No Negative Elevations No Basements No Mobile Homes No buildings Over Water	Yes, Max. NFIP	Lloyd's	ALL US states except IL, KY and LA	Replacement cost on building and contents CBRA Zones Eligible
AmWINS Risk Special Risk Underwriters 4725 Piedmont Row Drive Charlotte, NC 28210 704-749-2859 Lauren Hamilton lauren.hamilton@amwins.com	<u>Commercial Excess Flood</u> \$15,000,000 over all interests* Combined Single Limit per Risk Buildings, Contents & BI Available *(sub no one building exceeds \$10M)	\$500	None	No Negative Elevations No Basements No Mobile Homes No buildings Over Water No Soft Costs in respects to Construction Risks	Yes, Max. NFIP	Lloyd's	All US states	-Coverage parallels the NFIP
Bankers Insurance Company 11101 Roosevelt Blvd N St. Petersburg FL 33716 800-627-000 x4708 Kamalesh Jha kam.jha@bankersinsurance.com	<u>Excess Flood</u> \$1,250,000 - building \$100,000 - contents	\$250/\$350	Same as NFIP	Commercial, Residential and Non Residential. No coverage for building in or over water, mobile homes, or in specific conditions for "V" zones	Yes, or at renewal	Bankers Insurance Company; Admitted	AL, AZ, AR, CA, DE, FL, GA, ID, IL, IN, KY, LA, MD, MA, MI, MS, MO, MT, NV, NJ, NY, NC, OH, PA, SC, SD, TN, VT, VA, HI	-Coverage parallels the NFIP concurrent effective dates Excess Flood policies available from 3-15 month long terms
Cleanwater Underwriters, Inc 50 S. Belcher Rd., Suite 101 Clearwater, FL 33765 800-741-4873 or 727-791-6030 Nate Gorham or Melissa Waters nqorham@cuiifa.com	<u>Excess Flood</u> \$20,000,000 - bldg \$2,000,000 - contents Total Combined (\$20M)	\$500-res \$500-comml 25% Minimum earned	NONE (if no moratorium; underlying must be in effect)	No coverage for mobile homes or bldgs over water	Max NFIP Or Self insured -retained limit	Lloyd's	FLORIDA ONLY	Replacement cost coverage on building &
Dual Commercial, LLC 10 South Riverside Plaza, Suite 1800 Chicago, IL 60606 973-631-7575; ext 161 Tom Becker Tbecker@DualCommercial.com www.DualCommercial.com	<u>Excess Flood</u> \$15MM Limit - Building Scheduled policies up to \$30MM \$20MM Limit on Condo's Loss of Income (\$100K SIR)	\$500-Res/ \$1,000-comml or 25% of gross premium Bl ded=\$50K	No waiting period	Coverage for V Zones, CBRAs and non-participating is available Buildings built on pilings over water are excluded Contents in Basements are excluded	NFIP or matching deductible equivalent	Lloyd's	ALL STATES (Non Admitted) Not Available: in Fire Island, NY; Sacramento, C New Orleans, LA; Florida Keys Chesterfield, MO; Padre Island, TX Mobile Homes	Builders Risk and Wind Deductible Buy Down available; can write negative elevations Coverage parallels the NFIP Loss of Income, \$100,000 SIR Will write first tier counties RCV endorsement available monoline earthquake and wind are available Coverage for 2nd/3rd layers available
Floodwatch 4 West Main St., Suite 600 Springfield, OH 45502 Gary Tisdale 800-833-5912 floodwatch.und@floodwatchins.com	\$15,000,000 all interests per ri of bldg. contents, BI Loss of Income (10%/30 days Layers up to \$25,000,000 blar or schedule available http://www.floodwatch.fprsi.com/	\$500-Res/ \$1,000-comml 25% min earned premium	None	Properties on stilts over water Some geographical restrictions Mobile, manufactured homes	NFIP or equivalent	Lloyd's	Excess available in all states Primary available in all states Private NFIP available in select states	property packageflood sub limit Coverage for 2nd/3rd layers available Replacement Cost Endorsement Available Primary flood options available Private NFIP options available
Ironshore One State Street; 7th Floor New York City, NY 10004 Dan Olmsted, VP (646) 826-4874 dan.olmsted@ironshore.com	\$500,000 building \$200,000 contents http://www.ironshore.com/usa/personal-lines/c28			Underwriting approval	On top of their coverage or NFIP	Ironshore	Select States (they write personal lines in CT, FL, MA, NJ, RI, SC - excess flood may not be available yet in all	For High-valued homes >\$1million Written through one of their appointed Managing General Agents Provides for Replacement Cost and ALE
Lexington Insurance Company 100 Summer Street Boston, MA 02110 617-443-4645 Jeffery T. Miller, ALM, CPCU, AU Jeffery.miller2@aig.com	Excess of the NFIP \$5M Combined Limit Building & Contents Greater than \$5M submit for rate	\$300 25% Min Earnec	None, provided underlying is in force	Requires underlying NFIP/WYO No buildings over water Lexington is exclusively E&S writer. For a list of appointed brokers, visit www.lexelite.com	NFIP Max Limits Available	Lexington Insurance Company	All States-Non Admitted	Coverage generally parallels NFIP Policy includes limited Debris Removal Coverage Optional Coverage Extension for Secondary Home Replacement Cost Settlement Optional Addl Living Expense and Loss of Rents Endorsements
Pacific Speciality Insurance Company* 3601 Haven Avenue Menlo Park, CA 94025 800-303-5000/714-231-8615 Bryan Weaver bweaver@mcgrawgroup.com	residential bldg-\$250,000 residential contents-\$100,000	\$25 policy fee			Yes	Pacific Speciality Insurance Co. Admitted Follows Form	AL, AZ, CA, CO, DC, DE, FL, GA, HI, ID, IL, IN, LA, MD, ME, MI, MS, NC, NJ, NV, NY, OH, OR, PA, RI, SC, TX, VA, WA Not available in counties bordering Gulf of Mexico or Atlantic seaboard	no waiting period no contents in V zones



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<u>COMPANY</u>	<u>LIMITS</u>	<u>MIN PREM</u>	<u>WAITING PERIOD</u>	<u>GENERAL RESTRICTIONS</u>	<u>REQUIRES UNDERLYING</u>	<u>ISSUING CARRIER</u>	<u>STATES AVAILABLE</u>	<u>REMARKS</u>
Private Client Group, a division of AIG* 175 Water Street, 12th Floor New York NY 10039 (212) 458-8856 Mary Qualls mary_qualls@aig.com	No limit except Building Value Does not replace the NFIP in zones A and V - but will consider Excess Flood in those zones.	None	None	Requires underlying Will closely look at V zone properties RC on building	Yes	AIG Admitted & Non-Admitted	All states except NC and AK	typically homes >\$1MM Bldg-RC; Cont-RC will write in A & V zones write with Homeowners \$250,000 ALE the producer must be an AIG Private Client Group appointed producer
Risk Placement Services, Inc. 550 W. Van Buren St Ste 1200 Chicago, IL 60607 Dave Williams Dave_Williams@rpsins.com	<u>EXCESS FLOOD</u> 3,000,000 per occurrence \$10MM with prior submit basis Indications may be submitted online at RPSINS.com ->Products & Services -> Niche Programs -> Excess Flood	\$500	none	V Zone, CBRA's Contents Only BI Only and BI exceeds 25% total value Blanket limits no mobile, prefab homes	Yes	Lloyd's	All States Admitted in IL and KY	Can sit above NFIP or other carriers with
SWBC 9311 San Pedro, Suite 600 San Antonio, TX 78216 866-679-5782 Todd Myers excessflood@swbc.com	\$5 MM policy limit Business Interruption (in conjunction with building cov) ALE-\$25,000, optional Higher limits are available Quote requests may be submitted online at www.SWBCExcessFlood.com	Min. Premium \$300-res \$500-comml \$35 policy fee	5 days unless for loan closing		Max NFIP	Lloyd's Lexington	All	All risks can be considered
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 888-386-9488 Thomas Phillips tphillips@wncfirst.com	<u>Excess Flood</u> \$20,000,000 - bldg \$2,000,000 - contents Total Combined (\$20M) WEBSITE: www.WNCFirst.com	\$500-res \$500-comml % Minimum	NONE (if no moratorium; underlying must be in effect)	-no coverage for mobile homes or bldgs over water	Max NFIP Or Self insured -retained limit	Lloyd's	All except: PR, USVI LA, MS, AL	Replacement cost coverage on building &
Wright National Flood Insurance Co. P.O. Box 33005 St. Petersburg, FL 33733 800-820-3242 x 5454 Chad Grinder chad.grinder@weareflood.com	\$1,750,000 building \$100,000 contents Higher limits available subject to underwriting	\$250	30 day	No V Zone Residential 1-4 family Properties within 1000 feet of a major body of water require prior underwriting approval	Yes	Wright National Flood Insurance Admitted	All US except: AK, KS, KY, LA, MO, NH, SD WA, WY	Direct Bill Policy Form follows NFIP Will issue short term policy
OTHER NON-LENDER-PLACED FLOOD COVERAGES								
AmRisc, LP 3710 -A John Platt Drive Morehead City, NC 28557 252-247-8760 Diane Gainey dgainey@amrisc.com	<u>Primary Flood CBRA Zones</u> \$500,000 Excess Available	\$500	None	No "V" Zones No oceanfront No Contents	N/A	Lloyd's	All states	Replacement cost on building and contents CBRA Zones Eligible
Chubb Insurance Company 15 Mountainview Road Warren, NJ 07059 888-368-9488 x 5002 Lauren Savage lsavage@wncfirst.com www.chubb.com/flood	<u>Primary Flood</u> "Personal Flood Insurance" \$15,000,000 in total coverage	None	None	\$500 - \$50,000 ded Primarily for B, C, X, A zones No V zones available only to Chubb homeowners policyholders	N/A	Federal Insurance Company underwritten by WNC First Insurance Services - Miami	AR,CA,CO,CT,DC,DE,FL,IL,IN,MI,MA,MD MO,NJ,NY,NC,OH,OK,PA,RI,SC,TX,UT,VA,WV	-incl \$30,000 rebuild to code, buy up to \$45,000 -R/C on building and contents -\$30,000 in basement (bldg); buy up to \$250,000 -\$15,000 in basement contents; buy up to \$50,000 -\$7,500 ALE; buy up to addl \$100,000 -\$5,000 in collectibles, furs, jewelry
Homeowners Choice Property & Casualty 5300 W Cypress St., #100 Tampa, FL 33607 (844) HC-FLOOD www.HCFLOOD.com	\$250,000 building \$100,000 contents			2%, 5%, 10% deductible Zone A & V No flood claims in past 6 years Only homes built before		Homeowners Choice Property & Florida Casualty Insurance Company		Optional endorsement to existing HO-3 Written only with Homeowners Choice policy
Ironshore One State Street; 7th Floor New York City, NY 10004 Dan Olmsted, VP (646) 826-4874 dan.olmsted@ironshore.com	\$500,000 \$200,000 http://www.ironshore.com/usa/personal-lines/c28			Underwriting approval		Ironshore	Select States (they write personal lines in CT, FL, MA, NJ, RI, SC - primary flood may not be available yet in all)	For High-valued homes >\$1million Written through one of their appointed Managing General Agents Provides for Replacement Cost and ALE
Private Client Group, a division of AIG* 70 Pine Street, 22nd Floor New York NY 10270 United States (212) 458-8856 Mary Qualls mary_qualls@aig.com	<u>Primary Flood</u> \$250,000 building \$100,000 contents	None	None	Endt to HO-ers in B, C, X zone Act as DIC endt in A & V	N/A	AIG Admitted & Non Admitted	All states except VA and NC	-\$25,000 in rebuild to code -\$25,000 in basement (bldg) -\$10,000 in basement contents -\$5,000 ALE -RC for home & contents -follows ded on HO-ers -typically homes >\$1MM

SWBC [COBRA Residential Projects](#)



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9311 San Pedro, Suite 600 San Antonio, TX 78216 866-679-5782 Todd Myers excessflood@swbc.com Quote requests may be submitted online	Builders Risk & Completed <u>Primary Flood</u> incl COBRA, Non-Participating <u>Specialized Primary Flood, BI, COBRA, NPC, XS Flood</u> Residential and Commercial	\$5,000 \$5,000 Varies	5 day wait unless loan closing None	By project no mobile homes None	N/A N/A N/A	Lloyd's Lexington Lloyd's Lexington Lloyd's Lexington	All All	 multiple deductible options
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 (626) 463-6426 Thomas Phillips tphillips@wncfirst.com www.wncfirst.com	<u>Voluntary Flood for COBRA properties</u> \$1,000,000 - Residential	\$500	None	Min Ded \$10k - \$25 no commercial bldgs or mobile homes	N/A	Lloyd's	All	
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 888-386-9488 Thomas Phillips tphillips@wncfirst.com	<u>Primary Flood</u> Commercial Properties only (Apts eligible) \$5,000,000 - Building \$1,000,000 - Contents \$100,000 BI WEBSITE: www.wncfirst.com	\$500-comm	NONE (if no moratorium; underlying must be in effect)	Non-Coastal Properties no residential bldgs or mobile homes		Lloyd's & Tokio Marine (Philadel Properties LA, MS, AL	All except: PR, USVI LA, MS, AL	Replacement cost coverage on building & ICC not included
CATASTROPHE COVERAGE PROGRAMS WHICH INCLUDE FLOOD								
Colorado Catastrophe Plan/Lockton 8110 E Union Ave #700 Denver, CO 80237 303-414-6470 Christine Simpson christine.simpson@lockton.com	\$70,000 minimum \$1,000,000 maximum incl coverage for earthquake, flood, landslide	dependent upon limit	10 days waiting period waived for closings	-residential, owner occupied no rental or commercial coverage available now (\$100,000 min \$2.5 max)	N/A	Lloyd's	CO only	\$1,000 deductible -10% for detached structures up to \$100,000 -20% contents -Blanket limit cov incl for dwg & above covs Subject to 25% min earned premium 10% Additional Living Expenses Coverage Can be canceled upon surrender
Homeowners Catastrophe Insurance Trus HCIT/Trustco, Inc. 2063 East 3900 South S-100 Salt Lake City, UT 84124 800-644-4334 x331 Greg Kingdon grek@trustcoinc.com	\$70,000 - minimum \$2,000,000 - maximum incl coverage for earthquake, flood, landslide	Based on State and limit.	10 days if closing Required	-residential only, secondary homes and rentals now qualify for coverage	N/A	Lloyd's	CO, ID, NM, UT, WA, NV	-5% deductible -10% for detached structures up to \$100,000 -20% contents -Blanket limit cov incl for dwg & above covs -10% ALE, up to \$25,000 Must be insured to full replacement cost of dwg. Can be canceled upon surrender
Natural Catastrophe Ins Program 3785 South 700 East, 2nd floor Salt Lake City, UT 84106 888-768-5866 or 801-268-2600 Marissa Halvorsen mhalvorsen@poulton.com icservice@poulton.com www.catcoverage.com	<u>Primary</u> \$50,000 - minimum \$5,000,000 - maximum option to include coverage for earthquake, flood, landslide	Based on limits	15 days-flood & landslide 5 days-quake flood waiting period waived at loan closing	Residential & Instant policies Commercial 100% Web based. Policies available for emailing as PDF files making loan closing easier.	N/A 1	Certain Underwriters at Lloyds (London) (100%)	Flood Available in 24 States All States EQ Available Nationwide (No EQ in CA & FL)	Direct Bill at renewal \$1,000 Commercial deductible 2% or \$25,000 20% Contents not to exceed \$75,000 10% other structures not to exceed \$50,000 10% Additional Living Expense upto \$25,000 Available Residential Peril Combinations: Flood Only; EQ only; EQ & LS; EQ, LS, FL Available Commercial Peril Combinations: Flood Only; EQ Only; EQ & FL; EQ & LS; EQ, FL & LS Coverage for basement contents & finish work FEMA compliant. Lender approval for cancellation. Elevation certificate not necessarily required
The Natural Catastrophe Ins Program is available online at www.CatCoverage.com (for insurance professionals) & at www.CatCoverage.biz (for insurance consumers, i.e. the public). Pricing is identical at either site.								
Natural Disaster Protection Program A Division of Safehold Special Risk 1095 East 2100 South, 2nd Floor Salt Lake City, UT 84106 866-384-5209 Kory Park	\$50,000 - min \$5,000,000 - max * Other Programs Available: Commercial, Course of Construction Builders Risks (personal lines and commercial risks)	dependent on limit	15 days-flood & landslide 5 days-earth quake flood waiting period waived at loan closing Waiting period can be waived if requested by the mortgage company	Residential & Commercial No restrictions for flood zone A No exclusion for brick homes bilt after 1950	N/A	Certain Underwriters at Lloyds London (100%) Web based processing availabl	AK,AZ,CA,CO,CT,HI,ID,MA,ME,MT,NH,NJ,NV, NY,OR,PA,RI,UT,VA,VT,WA,WV,WY (no EQ in CA)	5% earthquake deductible 5% \$5,000, or \$1,000 deductible for flood & landslide. Commercial deductible 2% or \$25,000 20% Contents not to exceed \$75,000 10% other structures not to exceed \$50,000 10% ALE not to exceed \$25,000 No Elevation Certificate required to exceed 200% of building coverage).Package Perils Flood Earthquake & Landslide or Earthquake Only Requires lender approval to cancel
Natural Disaster Protection Program available online at: www.safehold.com kory.park@safehold.com							FEMA Compliant	
LENDER-PLACED PROGRAMS								
AmRisc 3710 A John Platt Drive Morehead City, NC 28557	Follows NFIP \$250,000 Residential	\$100 per certificate	None	<u>Lender-Placed Flood</u> \$1000 deductible	N/A	Lloyd's	All states	1-4 family residential Condos and mobile homes commercial properties



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252-247-8760 Diane Gainey dgainey@amrisc.com	\$500,000 Commercial Excess Available							vacant properties
Assurant Specialty Property 260 Interstate North Circle, N.W. Atlanta, GA 30339 770-763-2330 John Frobose john.frobose@assurant.com www.assurant.com	\$1,000,000 Residential or commercial; Gap Coverage Condo-Condo Gap REO	None	None	<u>Lender-placed primary flood and Gap</u> \$750 deductible A & V zone rates	N/A	American Security Ins Co Standard Guaranty Ins. Co.	All	Admitted Fully automated Backdating possible Non-participating ok 2nd Mortgage & Condo programs Automated Gap programs
Insurmark 4 West Main Street, Suite 600 Springfield, OH 45502 800-833-5912 Sharon Gulvas sharon.gulvas@insurmark.com www.insurmark.com	\$300,000 residential \$500,000 commercial	None	None	Lender-place or REO	N/A	Underwriters at Lloyd's	All states and US Territories	Commercial Contents available Written in Non-participating communities Monthly reports via internet ICC Included Gap Coverage included
QBE 210 Interstate North Parkway Atlanta, GA 30339 800-962-9654 Jane Nibbe Jane.Nibbe@us.qbe.com www.qbena.com	\$250,000 -residential \$500,000 - commercial Coverage may be increased to \$1,000,000 at the request of the lender and the option of the company.	None	None	<u>Lender-Placed Flood</u> Various deductible options	Deficiency Coverage available when borrower's NFIP policy does not meet lender's minimum coverage requirements.	QBE Insurance Corporation QBE Speciality Insurance Co. Great American National Interstate Insurance Cc	All states and US Territories, Guam, USVI, PR Available coverage for non participating communities and CBRA properties.	No coinsurance requirement Includes ICC No fees, no expense constant Automatic Coverage Deficiency Coverage and Flood Deficiency Tracking
SWBC (Southwest Business Corp.) 9311 San Pedro, Suite 600 San Antonio, TX 78216 800-527-0066 Karen Weller kweller@swbc.com www.swbc.com	<u>Building Coverage</u> \$300,000-residential \$500,000-commercial <u>Contents Coverage</u> \$500,000 Commercial GAP Coverage Condos, REOs, 2nds, LOCs, other	None None	None None	<u>Lender-Placed Flood</u> \$750 deductible	N/A	Lloyd's Lexington	All plus PR, Guam USVI	-coverage guarantee Replacement cost -loss of use, ICC -non-participating/COBRA ok
WNC First Insurance Services 899 El Centro Street South Pasadena, CA 91030 626-463-6466 John Tullius tullius@wncfirst.com www.wncfirst.com	\$300,000 - residential \$500,000 - commercial \$1,000 Temporary Housing Waiver of Co-insurance	\$200 \$300	None	<u>Lender-Placed Flood</u> \$1,000	N/A	Lloyd's Great American American Modern	All	Optional Automatic Coverage and Contents Coverage Includes ICC and Temporary Housing Coverage Deductible Option - \$750
	<u>Deficiency Coverage (Gap)</u> \$300,000 - residential \$500,000 - commercial	None None	None	<u>Lender-Placed Flood</u> \$1,000	N/A	Lloyd's	All	
	<u>Deductible Buy-back</u> \$5,000 - Residential \$50,000 - Commercial	None None	None	<u>Lender-Placed Flood</u> \$1,000				
	<u>Non-Participating Communities</u> \$300,000 - Residential \$500,000 - Commercial	\$200 \$300	None	<u>Lender-Placed Flood</u> \$1,000	N/A	Lloyd's	All	
	<u>COBRA properties</u> \$300,000 - Residential \$500,000 - Commercial	\$200 \$300	None	<u>Lender-Placed Flood</u> \$1,000	N/A	Lloyd's	All	

The following companies do have programs but information was not obtained from them:

Ace Insurance Group: Has an Excess Flood Program

Firemans Fund: They have a Primary and Excess Flood program that is tied in with their high-end homeowners program; they write it on a very limited basis and because of that asked not to have the details of their program listed. Contact Michelle Kenney for more details: MKenney@ffic.com.

The Flood Insurance Agency provides a private market primary flood insurance program through Lloyds in 19 states as of the date of this listing. They did not wish their Program details to be added to this listing.

Privileged Underwriters Reciprocal Exchange (PURE): writes high-end homeowners in limited states (RI, NY, CT, NJ, SC, FL) and offers excess flood insurance, including ALE

Proctor Financial: has a lender-placed program