

Hiscox FloodPlus Residential Private Primary

	NFIP	FloodPlus Residential
Maximum limits	Dwelling: \$250k Contents: \$100k	Dwelling: \$ 1.25m Contents: \$ 875k Other structures: \$ 125k Additional living expenses: \$ 250k
Standard waiting period	30 Days	7 Days
Additional living expense coverage	NA	Up to 20% of Dwelling value
Rental value coverage	NA	Up to 20% of Dwelling value
Elevation certificate required for quote	Required	NOT Required
Separate limit for Other Structures	NA	Up to 10% of Dwelling value
Property covered in the basement	NA	Expanded coverage for property in a basement
Deductibles	Separate Deductibles (Dwelling/Contents)	Flat Deductible

*Available in all states except AK, HI, and KY

Additional Product Highlights:

- Lender compliant and meets the definition of private flood insurance contained in 42 U.S.C. 4012 a (b) (7).
- Targets all flood zones.
- Replacement Cost Coverage on the dwelling whether it is primary, secondary, or rental.
- Option for replacement cost coverage on contents.
- Loss avoidance limits of \$2.5k.

Contact Us

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