



- **NFIP WYO Flood Insurance**
- **Preferred Primary Flood Insurance**
a competitive alternative to the NFIP Program

Purpose of Floodwatch NFIP WYO Flood Insurance & Private Primary Flood Insurance:

- Provide Primary Flood Insurance to protect client assets and mortgagee's collateral
- Two Programs: Preferred Primary & National Flood Insurance Program
- We also offer Flood Insurance for risks located in Non-Participating Communities, Coastal Barrier Resources System (CBRS) & Otherwise Protected Areas (OPI)
- Commercial & Residential Properties

Insurance Company	<ul style="list-style-type: none"> • National Flood Insurance Company (NFIP) • Certain Underwriters at Lloyd's (Available in Select States) 		
Coverage	<ul style="list-style-type: none"> • Building & Contents 		
Territory	<ul style="list-style-type: none"> • United States, Puerto Rico, Guam 		
Eligible Properties	<ul style="list-style-type: none"> • Commercial • Non-residential • Residential – <ul style="list-style-type: none"> • Single Family Dwelling • 2 - 4 Family Dwelling 	<ul style="list-style-type: none"> • Other Residential • Apartments, Hotels, Motels • Condominium Association (RCBAP) • Manufactured Home/Building 	
Maximum Insured	NFIP	<p>Residential</p> <p>Building- \$250,000 Contents-\$100,000</p>	<p>Commercial</p> <p>Building- \$500,000 Contents-\$500,000</p>
	Preferred	<p>Residential</p> <p>Building- \$250,000 Contents-\$100,000 Maximum TIV per location is \$300,000- any combination of real & personal property</p>	<p>Commercial</p> <p>Building- \$500,000 Maximum TIV per location is \$500,000- any combination of real & personal property</p>
Deductible Range		<p>Residential</p> <p>\$1,000-\$5,000</p>	<p>Commercial</p> <p>\$1,000-\$50,000</p>
Form	<ul style="list-style-type: none"> • NFIP: Dwelling Form, General Property Form & Residential Condominium Building Association Policy Form • Preferred: NFIP compliant 		
Premium	<ul style="list-style-type: none"> • NFIP: NFIP regulated rates program • Preferred: 10% discount to NFIP annual premium for qualifying risks. 		

Preferred Primary Flood Insurance Program underwritten and policies issued by Insurmark, a Managing General Underwriter. All carriers rated A.M. Best "A."

This fact sheet provides only a general description of the coverage afforded in the policies offered and should not be considered as altering the insuring agreement, terms, conditions, exclusions and endorsements of the policy itself. Please read the provisions contained in the actual policies and discuss them with your insurance professional.

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**Email submissions and inquiries to info@floodwatchins.com
Call 1-888-724-4596 for more information.**