



NEW! PRIVATE FLOOD: RESIDENTIAL & COMMERCIAL

FOR 1- TO 4-FAMILY HOMES, HOTELS, OFFICE, RETAIL & OTHER CLASSES

Navigating the landscape of private flood coverage in surplus insurance can be complex. Our new offering provides private flood markets for both residential and commercial properties, including 1- to 4-family homes, rental dwellings, office buildings, hotels, retail and wholesale businesses, and self-storage facilities, among others. Seeking solutions for your client's unique risks? Talk to DeCotis—we'll provide personalized support and guidance every step of the way.

TARGET CLASSES:

- 1- to 4-family homes
- Rental dwellings
- Individual apartment/condo units
- Office buildings
- Hotels
- Retail and wholesale
- Self-storage
- And other occupancies

Limits: up to \$5 million per premise / up to \$10 million per policy

RESIDENTIAL COVERAGE HIGHLIGHTS:

- Building (primary/excess)*
- Appurtenant structure
- Contents (primary/excess)
- Basement contents included
- Loss of use (primary only)
- Debris removal
- Ordinance or Law

Minimum Premium: \$1,000 for residential / \$2,500 for commercial risks
Minimum Deductible: \$1,000

*Basement Coverage is included under Building and Contents coverage.
15-day waiting period can be waived for a new home purchase.

Available in 48 states. Excludes HI and AK. Excludes Tri-County FL.

COMMERCIAL COVERAGE HIGHLIGHTS:

- Building and Contents
- Building Interruption
- Increased cost of construction
- Excess limits
- Replacement Cost

CONTACT YOUR DECOTIS UNDERWRITER

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