

Flood Practice Group

PRACTICE GROUP FEATURES

- » Flood expertise & market insight to navigate across a wide-array of private flood solutions
- » Applied risk modeling to allow location specific pricing
- » Conversion of basic property information into flood solutions
- » Coverage availability & insight in all 50 states
- » Burns & Wilcox exclusive products facilitated by industry expertise

BURNS & WILCOX PRIVATE FLOOD PRODUCTS

- » All flood zones eligible
- » CBRA risks & non-participating communities
- » Primary & Excess Flood layers available
- » Increased risk limits with customizable attachment
- » Ability to schedule locations/buildings
- » No Elevation Certificate required
- » Compliance aid for streamlined acceptance by lending institutions
- » All carriers AM Best A-rated or better
- » No waiting period to effect coverage (limitations may apply)

CAPACITY

- » Replacement cost values up to \$20M
- » Primary Flood risk limits up to \$5M
- » Excess Flood risk limits up to \$20M

ELIGIBLE OCCUPANCIES

- » Residential Dwellings
- » Commercial Buildings
- » Habitational Buildings
- » Condo Units
- » Condo Associations
- » Other Detached Residential Structures

ENHANCEMENTS

- » Replacement cost valuation for building & contents
- » Increased cost of compliance (included for all Primary Flood options)
- » Loss of Use coverage (Up to 20% building risk limits)
- » Customizable dwelling solutions
 - Personal Property coverage in basement
 - Other Detached Structures
 - Pool Repair & Refill
 - Lawn/Tree/Shrubs sublimit

EXCLUDED CLASSES

- » Mobile/Manufactured Homes
- » Boat Houses
- » Buildings Over Water

Visit burnsandwilcox.com for a full list of solutions, experts and office locations near you.

CONTACT:

For more information regarding Flood Practice Group, contact your local **Burns & Wilcox** office.