



FloodPlus

Burns & Wilcox is partnering with Hiscox to offer FloodPlus, a unique technology-driven solution for Primary and Excess flood, allowing clients to manage policies directly, including new and renewal business quoting, endorsements and policy issuance (*some limitations may apply*).

COVERAGE CAPACITY

- » Residential 1-4 Unit Dwellings
 - Replacement cost values up to \$3.75M
 - Primary Flood risk limits up to \$2.25M TIV
 - Excess Flood risk limits up to \$3.5M TIV
 - Follows NFIP Form for Ease of Claims Handling
- » Commercial Occupancies
 - Replacement cost values up to \$4M
 - Primary Flood risk limits up to \$2.5M TIV
 - Excess Flood risk limits up to \$3.5M TIV
 - Follows NFIP Form for Ease of Claims Handling
 - Primary Flood for Improvements & Betterments for leaseholder available
- » Waiting period of 7 days applies to new business
(Can be waived under Lending Requirements, Continuous Flood Coverage, and recent Zone Change)

Burns & Wilcox

Hiscox

A.M. BEST RATED
A (EXCELLENT) CARRIER AND
LLOYD'S SYNDICATE

Exclusions

AVAILABLE IN ALL U.S. STATES
EXCLUDING AK, HI, IL, KY, NY

QUOTE & BIND IN 3 EASY STEPS



STEP 1: LOGIN TO IQ

Visit IssueQuick website
burnsandwilcox.com/iq

STEP 2: QUOTE

Guided workflow.
Quote in minutes 24/7

STEP 3: ISSUE

Sign applications
and pay Online

\$125K

MINIMUM PREMIUM
AMOUNT

DETAILS

- » New enhanced Hiscox API which deploys additional coverages inclusions, including larger risk limits, excess flood options, and coverage for leaseholder's improvements and betterments
- » Residential 1-4 Unit Dwellings and Commercial Buildings coverage available
- » Broader policy language compared to NFIP/standard market language, including a wider flood definition and increased coverage inclusions for property enclosures, regardless of flood zone
- » Contents coverage applies worldwide, including storage facilities & travel-related (limitations may apply)
- » All flood zones eligible
- » (Residential) Broader Other Structures limits/coverage available without reducing dwelling cover
- » Personal Property coverage limits in basement available
- » Loss of Use coverage available, including additional living expenses, rental income and commercial business income
- » No elevation certificate required
- » Replacement Cost Valuation for Building/Contents available for all occupancies
- » Compliance aids included in policy for easy lender acceptance
- » Ord/Law coverage Included

EXCLUSION CRITERIA

- » Any risk partially or entirely over water
- » Any risk with prior flood losses at the risk location
- » Any risk with asbestos construction type
- » Any risk that is a mobile/manufactured home or boat house
- » Any risk located in a CBRA/OPA or Flood Way Area

RESIDENTIAL OCCUPANCIES

- » 1-4 Unit Dwellings including Primary, Secondary, Seasonal, Tenanted, Vacant, COC

COMMERCIAL OCCUPANCIES

- » Auditorium
- » Bar/Tavern
- » Beauty Salon
- » Brewery/Distillery
- » Café
- » Casino
- » Day Care
- » Fine Arts Dealers Ex-Artworks
- » Food Processing
- » Funeral Home
- » Hotel/Resort
- » Laundry
- » Library
- » Manufacturing
- » Mercantile Buildings
- » Museum
- » Night Club
- » Nursing Home
- » Office
- » Parking Garage
- » Religious Building
- » Restaurant
- » Retail Clothing/Food/Other
- » School
- » Social Club
- » Spa
- » Storage Units
- » Theatre
- » Warehouse (excluding perishables)
- » Winery

For more information about FloodPlus or for assistance with IssueQuick by Burns & Wilcox, call 833.990.1005 or contact issuequick@burns-wilcox.com.

Service Desk: MON-FRI | 8:30AM - 5:30PM EST