



PARAMETRIC FLOOD SOLUTIONS

Fast cash when flood water rises

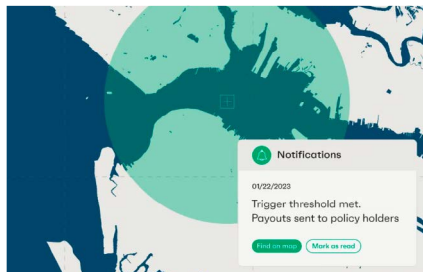
Parametric tools to strengthen your Private Flood strategy

Burns & Wilcox provides Parametric Flood solutions alongside clients' Private Flood and Property coverage. Through a dedicated National Flood Practice Group with deep expertise in private and parametric structures, we deliver tailored sensor-based and wide-area solutions aligned to each client's risk profile. Our consultative approach evaluates the full insurance program, offering agents a strategic flood solution that helps protect client balance sheets and cash flow—not just a quote.



SEND US THE RISK

Tell us what the client wants to protect, the budget they want to spend, and the situational context.



WE CONSULT ON THE STRUCTURE

Our Flood Practice Group consults with our carrier partner to recommend area, index, trigger, and limit settings that make sense for the client.



YOU PRESENT THE STORY

We equip you with a visual explanation of the trigger and payout, including example scenarios to discuss with your client.

2 WAYS
TO
DEPLOY

1

SENSOR-BASED PARAMETRIC FLOOD

LOCATION-SPECIFIC, ON-SITE SENSOR

2

WIDE-AREA PARAMETRIC FLOOD

PORTFOLIO AND REGION-BASED, DATA & SATELLITE DRIVEN

1 SENSOR-BASED PARAMETRIC FLOOD

LOCATION-SPECIFIC, ON-SITE SENSOR

WHEN TO USE IT: FOR ONE KEY SITE OR A SMALL NUMBER OF CRITICAL LOCATIONS

A smart sensor installed at the property monitors water depth in real time. You and your client set specific trigger levels and payout amounts, and when water reaches a trigger, the claim is automatically activated and paid quickly.

BEST FIT SEGMENTS

- Auto dealers and open lot
- Hotels and resorts
- Manufacturing/industrial sites
- Builder's Risk
- Healthcare facilities
- High-value or severe residential risk

TYPICAL USES

- Buy down large flood or property deductibles
- Add extra limit where markets are tapped out
- Protect vehicles, outdoor stock, equipment and other hard-to-insure items
- Provide quick cash for cleanup and short-term business interruption

2 WIDE-AREA PARAMETRIC FLOOD

PORTFOLIO AND REGION-BASED, DATA & SATELLITE DRIVEN

WHEN TO USE IT: WHEN MANY LOCATIONS OR A WIDER AREA DRIVE THE LOSS

This solution is ideal for large or distributed assets, using satellite data, gauges, and modeling to monitor flood conditions across a defined area without installing hardware. Payment is triggered when a pre-agreed index threshold is exceeded.

BEST FIT SEGMENTS

- Cannabis operations
- REITs and diversified property portfolios
- Municipalities and public entities
- Transportation/logistics/critical infrastructure
- Agriculture
- Golf courses
- Land only risks
- Builder's Risk schedules & project corridors

TYPICAL USES

- Coverage for emergent or non-standard exposures, such as Cannabis and related operations
- Cover loss of access when roads, bridges, or transit routes flood, even if buildings stay dry
- Protect portfolio cash flow and debt service when a regional event hits revenue
- Fund disaster response, cleanup, and temporary facilities across multiple sites at once

PARAMETRIC FLOOD

THE RIGHT FIT

AUTO DEALERS

Protect open lots and high inventory values; backstop big deductibles; give dealers fast money for towing, cleanup, and restocking after even shallow water in the lot.

REITS & COMMERCIAL PORTFOLIOS

Smooth large deductibles and add a fast-paying layer when a regional flood impacts several properties at once.

HOSPITALITY

Parametric Flood can support income, guest relocation and extra expenses for hotels/resorts to prevent weeks of revenue loss when surrounding areas flood.

HEALTHCARE

Area triggers can fund surge staffing, transport and temporary locations for hospitals and clinics even when the building is open but people cannot reach it.

MUNICIPALITIES/PUBLIC ENTITIES

Use payouts for emergency response, debris removal, road and utility repair as well as temporary housing after major events.

BUILDER'S RISK/CONSTRUCTION

Parametric tied to rainfall or flood conditions brings quick funds for rework and delay costs when storm-driven flooding delays projects or damages work in progress.

TRANSPORTATION & LOGISTICS

Wide-area triggers can pay when regional flooding disrupts movement and revenue for ports, terminals and warehouses which rely on roads and rail.

CANNABIS, CROPS & LAND

Parametric can respond to flooded acreage to support crop loss as well as land remediation for underinsured grow or land exposures.

GOLF & COUNTRY CLUBS

Wide-area parametric can respond when flooding impacts large portions of the course or surrounding access roads, providing fast funds for debris removal, tees and greens repair and lost event or member revenue.

HIGH-VALUE OR SEVERE-RISK HOMES

Add a clean, fast-paying layer above Private Flood to address high deductibles, restricted limits and repeat-loss coastal locations.

CONTACT:

For more information regarding Parametric Flood, contact our dedicated team at flood@burns-wilcox.com

burnsandwilcox.com

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