

FLOODBASE

Burns & Wilcox partners with FLOODBASE and an A-rated carrier to offer tailored coverage designed to sit alongside your client's Private Flood and Property Program. FLOODBASE is an AI-powered flood platform that turns satellite observations, long-term flood records, and hydrological data into high-quality views of real-world flooding.

WHAT IS FLOODBASE WIDE-AREA PARAMETRIC FLOOD?

We utilize FLOODBASE data to craft a wide-area parametric policy which pays your client when a defined flood index is met inside a chosen area, not when an adjuster finishes a damage report.

HOW IT WORKS

STEP 1 – DEFINE THE AREA

We start with simple shapes, such as circles and squares as a starting boundary around the risk, and can be customized around risk complexity.

Examples: a river corridor, a golf course and surroundings, a cannabis grow valley, a group of assets across a portfolio, geopolitical borders.

STEP 2 – CHOOSE THE INDEX AND THRESHOLD

- FLOODBASE uses historically observed water inundation in the area to build an index.
- The policy index is designed around a policy trigger, which is constructed around the magnitude of event we would like to capture.
- Together we select the trigger level. *For example:*
 - "When at least thirty percent of the area is under water..."
 - "When it exceeds the level that existed during this historical event..."

STEP 3 – SET THE LIMITS AND MONITOR THE RISK

- Determine the limit structure (per boundary or aggregated across all boundaries).
- Risk limits are available per annual policy term, up to the maximum inundation values selected on the index.
- FLOODBASE monitors the defined areas during a flood event and automatically validates when the index trigger is reached using Floodbase event data.
- Carrier delivers the calculated payout, up to the maximum event experienced within the policy index, in less time than it takes a traditional flood claim to settle.

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RESULT FOR YOUR CLIENT

- Clear, objective structure.
- No exclusions or limited policy language to navigate.
- Money available quickly for client needs after the flood.

BEST APPLICATIONS & SCENARIOS

CANNABIS OPERATIONS AND AGRICULTURE

- River valley grow site sees repeated overbank flooding.
- Wide-area index tracks flooding of fields across the valley.
- When the valley floods past the trigger, the payout helps with crop loss, soil remediation, and restarting operations.

GOLF AND COUNTRY CLUBS

- A storm floods large portions of the course and access roads.
- The FLOODBASE index tracks inundation over the club's polygon, not just the clubhouse building.
- Payout can be used for debris removal, tees and greens repair, and lost tournament or member revenue.

REITS AND PROPERTY PORTFOLIOS

- Multi-state portfolio hit by a regional flood event.
- Index is tied to flooding across a city, coastal zone, or portfolio footprint.
- Payment supports cash flow, lender covenants, and portfolio-level deductibles when many sites are stressed at once.

MUNICIPALITIES AND PUBLIC ENTITIES

- City wants a fast financial backstop for big floods.
- Trigger based on flood extent over critical neighborhoods or infrastructure.
- Payout supports emergency response, debris removal, utilities, and temporary housing, regardless of how individual damage claims are handled.

TRANSPORTATION AND LOGISTICS CORRIDORS

- Key port or warehouse hub depends on surrounding roads and rail.
- Index follows flooding along access routes rather than just at the building footprint.
- Funds are available to reroute logistics, lease temporary space, or offset revenue loss when the region is under water.

BUILDER'S RISK AND LAND-ONLY RISKS

- Large project or land bank delayed when a river or coastal surge inundates the area.
- Wide-area index responds even if structures are not yet complete.
- Payout helps cover cleanup, rework, and carrying costs created by the delay.

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WHY THIS PROGRAM

FLOODBASE – DATA & TRIGGER ENGINE

A purpose-built flood intelligence platform that combines observed inundation data with advanced modeling to deliver objective, transparent parametric triggers.

CARRIER SUPPORT

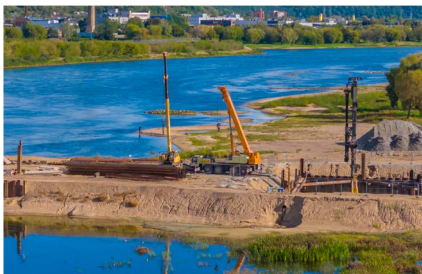
Backed by an A-rated domestic insurance carrier and offered exclusively through Burns & Wilcox as a wide-area parametric flood solution.

BURNS & WILCOX – FLOOD & PROGRAM DESIGN

The National Flood Practice Group specializes in private flood and parametric solutions. We guide agents through area selection, index design, trigger calibration, and payout structure to align coverage with client exposure and budget. As a wholesale-only partner, we keep you at the center of the client relationship.

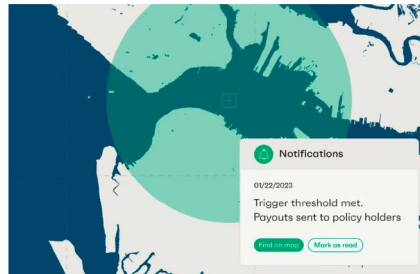
HOW TO ENGAGE THE FLOOD PRACTICE GROUP

THREE SIMPLE STEPS FOR AGENTS



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.

CONTACT:

For more information regarding the FLOODBASE program, contact our dedicated team at flood@burns-wilcox.com.

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