

# Excess Flood

**Excess Insurance Over NFIP Limits  
Maximum Limit of \$10,000,000 per Property**

*Simple, one page application and quick turnaround on quotes*

*Proctor Financial, Inc., a wholly owned subsidiary of **Brown & Brown, Inc.**, utilizes 'A' rated carriers. With over 40+ years providing insurance solutions to financial institutions, **Proctor Financial, Inc.** would like to create a partnership with you.*

## **Coverage**

- Buildings
- Contents
- Loss of income including extra expense

## **Exclusions**

- Basements including contents
- Properties built on stilts over water
- Properties in certain high risk flood areas
- Certain technical equipment such as medical and lasers
- Perishables
- Properties with negative elevation

## **Earthquake Coverage**

- Residential and Commercial buildings can include earthquake coverage with the same maximum limits and a \$25,000 deductible for any one occurrence
- Must be written in conjunction with the flood
- Cannot be written in certain high risk areas

**Learn more about the Condominium Program** →

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## **Condominium Excess Flood**

- ▶ Limits available up to \$20,000,000
- ▶ Excess over NFIP RCBAP program
- ▶ Coverage for buildings that are at least 75% occupied
- ▶ High rise Condominium buildings only

## **Exclusions**

- ▶ Non-residential Condominiums
- ▶ Other non-residential buildings at the same site
- ▶ Timeshare buildings
- ▶ Cooperative buildings

If excluded, Proctor Financial, Inc. may be able to cover under another insurance program

Please call our sales department at (248) 269-5833 for additional information on **Excess Flood** or other insurance programs designed to minimize risk.

