



## PRIMARY AND EXCESS FLOOD

### Primary Flood Insurance Facility

In-house Underwriting facility with the following features:

#### Limits

- **Individual Properties:**  
USD 5,000,000 per occurrence
- **Multi-locations on a scheduled basis:**  
USD 500,000 per occurrence, per location in respect of Building coverage  
USD 500,000 per occurrence, per location in respect of Contents coverage  
USD 500,000 per occurrence, per location in respect of BI / Rental Value coverage

#### Eligible Properties

Residential, Commercial and Condominium Buildings, including:

- CBRA zones
- Buildings Under Construction

#### Available coverages

- BW12 Compliant form accepted by Lenders for Building and Contents coverage
- Business Income and/or Rental Value coverage available as an addition
- Replacement Cost coverage
- Additional Living Expense coverage for Primary Residences
- Increased limit for Tenants Improvements and Betterments
- Coverage available for CBRA and Non-participating Communities

#### Minimum Deductibles

- USD 2,000 per occurrence in respect of Buildings coverage
- USD 2,000 per occurrence in respect of Contents coverage
- 14-day waiting period in respect of Business Income and/or Rental Value coverage

#### Waiting Period

No waiting period applies (NFIP has a 30 day waiting period)

#### Exclusions

- Medical Equipment
- Perishable and/or consumable goods, including Food and Drink
- Business Income and/or Rental Value coverage written on a stand alone basis
- Mobile Homes
- Soft costs for Buildings under Construction

#### Pricing

Average of 25% less than the NFIP premium

### Excess Flood Insurance Facility

In-house Underwriting facility with the following features:

#### Limits

- **Individual Properties:**  
USD 40,000,000 per occurrence, per risk

#### Eligible Properties

Residential, Commercial and Condominium Buildings

#### Available coverages

- Buildings and Contents coverage follows the same terms as the NFIP coverage or can sit above our own Primary facility
- Business Income and/or Rental Value coverage available as an addition
- Other forms available where tailored coverage is required for a specific risk

#### Minimum Attachment

- The maximum limits available under the NFIP Program or our Primary facility in respect of Buildings and Contents coverage.
- 14-day waiting period in respect of Business Income and/or Rental Value coverage.

#### Exclusions

- Medical Equipment.
- Perishable and/or consumable goods, including Food and Drink.
- Business Income and/or Rental Value coverage written on a stand alone basis
- Soft costs for Buildings under Construction

### Contact us

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