



**PBC**

PROGRAM  
BROKERAGE  
CORPORATION

# Excess Flood Program



Understanding the appropriate insurance limits and proper coverage for a home or business is vital, yet many buyers continue to underestimate the risks they may face. Most standard flood insurance policies only provide coverage up to \$250,000 for residential properties and up to \$500,000 for commercial properties. Often times, this is nearly not enough coverage. If your clients' estimated cost to rebuild is higher than these limits, an Excess Flood Insurance policy is necessary to be sure that adequate funds are available to repair your clients' homes and/or businesses.

## Coverages Offered:

- Up to \$15M combined limits for building and contents
- Contents Coverage
- Loss of Income Coverage
- Replacement Cost Available
- Drop Down Business Income/Rents Coverage

## Target Business:

### Personal Lines

Residential Properties Including:

- Apartments
- Co-op/Condos
- Dwellings
- Townhouses

### Commercial Lines

Commercial Properties in a wide array of industries, including:

- Construction
- Education
- Hospitality
- Hotel/Motel/Short-Term Rental
- Industrial
- Manufacturing
- Office and Administrative
- Real Estate
- Retail
- Warehousing
- And More

## Territory:

Nationwide

## Minimum Premium:

None

## Required Documents:

- PBC Excess Flood Application
- Underlying Quote or Policy
- Elevation Certificate if available
- Schedule of Values
- 5 Year Loss History

For more information, contact:

**Gary Shapiro**

☎ 516-496-1346

✉ gshapiro@programbrokerage.com

**Tom Henderson**

☎ 212-338-2946

✉ thenderson@programbrokerage.com

**Nicholas Biondo**

☎ 516-496-1349

✉ nbiondo@programbrokerage.com

***Program Brokerage Corporation is pleased to offer an in-house Excess Flood Insurance Program, underwritten by a panel of A-rated carriers.***

**[programbrokerage.com](http://programbrokerage.com)**