



Excess Flood Insurance

Excess Limits

Options Available

- \$1,000,000 for Both Building and Contents (combined) - \$250,000 maximum contents*
- Up to \$5 Million **

**Available in FL, MA, MS, NC, NJ, SC & TX

*Markel American Insurance Company

**A Rated London Surplus Lines Carrier

Eligible Risks

- 1 – 4 Family Dwellings
- Other Residential Buildings
- Non-Residential Buildings

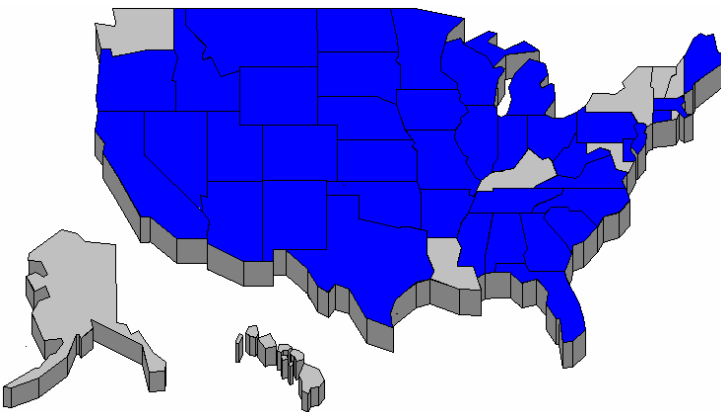
Ineligible Risks

- Buildings in the Course of Construction ***
- Buildings in COBRA Areas
- Buildings in Emergency Program
- Condo Buildings that Qualify for RCBP and Single Condo Units
- Non-Residential Contents
- Negative Elevations***

***Available in FL, MA, MS, NC, NJ, SC & TX

Commissions

- Paid to Agency
- 12% on New and Renewal Business



Minimum Premium

- \$250.00 includes \$25.00 Policy Fee (Admitted Carrier) MEP depends on State
- \$350.00 plus fees and taxes except NC (Surplus Lines Carrier) MEP 25%-50%

To Obtain A Quote

Email to excess@nfs.stoneriver.com

Fax 954-420-5869 or call 888-281-0684

Form on Website

- Primary Flood Quote Number or Existing Primary Flood Policy Number
- Total Replacement Cost
- Excess Limits Desired
- Type of Construction
- Agency Phone Number
- Agent E-Mail Address
- Prior Flood Loss History

Current Excess Availability

- Alabama
- Arkansas
- Arizona
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Idaho
- Iowa
- Illinois
- Indiana
- Kansas
- Maine
- Massachusetts**
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Jersey
- New Mexico
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Virginia
- West Virginia
- Wisconsin
- Wyoming

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06/01/2010