

Our Flood endorsement is for use with our Voluntary HO3, HO6, DP1 and DP3 programs.

Our endorsement covers up to \$5M on the structure and provides replacement cost reimbursement for the structure and content in most circumstances.

ELIGIBILITY

- East Coast: Not within 1,000 ft of a body of salt water (ocean or intercoastal)
- West Coast: Not within 2,500 ft of a body of salt water (ocean or intercoastal)
- Not located on a barrier island
- No prior flood losses
 - + Flood losses follow the structure, not the owner
- No V flood zones
- Not negatively elevated (even or positive elevation difference for post-FIRM risks located in a SFHA)
- Risks located in an NFIP non-participating community, designated CBRA zone or NFIP emergency program are ineligible
- Certain zip codes may be closed or require additional review

COVERAGE LIMITS

- Cov A: Minimum of \$100K, Maximum is same as Dwelling Amount, up to \$5M
- Maximum limit of \$1M for Coverage B - Personal Property (Contents)
- Limit of \$5,000 for Additional Living Expenses Included

DEDUCTIBLE OPTIONS

- \$500
- \$1,000
- \$2,500
- \$5,000
- \$7,500
- \$10,000

Florida’s unique landscape provides a challenging backdrop for homeowners. Surrounded by water on all sides but one, our state has a subtropical climate that is prone to hurricanes, tropical storms, and downright downpours.

Our Flood endorsement can help protect Floridians and their homes.

IMPORTANT THINGS TO KNOW ABOUT AMERICAN INTEGRITY’S FLOOD ENDORSEMENT

1. Unlike the NFIP program, there is no waiting period for your customers for our flood endorsement.
2. In the event of a tropical storm or hurricane, binding restrictions will most likely follow the same guidelines as hurricane binding restrictions.
3. Our rates are up to 15% lower than policies with NFIP.
4. We offer one deductible for both structure and contents. An NFIP policy has two separate deductibles.
5. Mortgage companies will accept private insurance - American Integrity’s flood insurance filing includes OIR certification stating that our coverage meets all of the NFIP requirements.
6. Our flood endorsement includes replacement cost coverage on property and contents. NFIP settles at Actual Cash Value (ACV) for non-primary homes and for contents.
7. Additional Living Expenses up to \$5,000 is included. NFIP policies do not offer this important coverage.
8. There is no policy fee.
9. We limit geographical exposure and use mapping and modeling to charge actuarially sound rates.
10. Our flood endorsement eliminates the wind versus water damage post-hurricane dilemma.
11. There is no \$250 surcharge for seasonal/secondary homes; like NFIP.

Other restrictions may apply: for more detailed information on underwriting guidelines and procedures and eligibility refer to our approved manuals. All manuals and forms can be found on our website www.aiiflorida.com under Agent Access - Forms Library. Please consult policy documents to fully understand any coverage, terms, conditions, limits and exclusions.

*Remember to quote American Integrity Insurance on all your HO3, HO6, DP3, DP1, Vacant DP1, Flood, Golf Cart, Boat and MH risks!
If you have any questions, please contact American Integrity at 866-968-8390, Option 3 Billing, Option 4 Customer Care, Option 6 Underwriting.*

Payment Address:

American Integrity Insurance - MSC #504 - PO Box 830469, Birmingham, AL 35283