Commercial Flood Insurance

Property & inland marine - coverage overview, limitations and how to get a quote



OVERVIEW

Standard commercial property excludes flood, and carriers price flood on flood zone, building elevation and the lowest floor including basements.

WHAT'S COVERED

Building
Flood damage to the structure.

Contents
Equipment, inventory and furniture.

Business income
Lost income after flooding (private market).

Excess flood
Limits above NFIP maximums.

Debris removal
Cleanup of mud and debris.

Good to know
An elevation certificate often lowers the price, and private flood can add business income and higher limits than NFIP.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Basement contents
- × Outdoor property
- × The usual 30-day waiting period on new NFIP policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Flood zone
- Elevation certificate
- Building and contents values
- Prior flood losses

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/commercial-flood/

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