Excess Flood Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Excess flood sits above an NFIP policy for homes worth more than the $250,000 building and $100,000 contents limits.

WHAT'S COVERED

Excess building
Building value above $250,000.

Excess contents
Contents above $100,000.

Additional living expense
Hotel and living costs while repairs are made, where included.

Debris removal
Cleanup after a covered event.

Follows NFIP
Coordinated with your NFIP policy.

Good to know
The NFIP policy must stay in force underneath.

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:

- × Anything the NFIP policy excludes
- × On most forms

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address and year built
- Current homeowners declarations page
- Mortgage lender details, if any
- Current NFIP declarations

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/excess-flood/

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