Private Flood Insurance

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



OVERVIEW

Private flood policies can offer higher limits, shorter waiting periods and living-expense coverage that NFIP doesn't provide.

WHAT'S COVERED

Building
The structure, foundation and built-in systems.

Contents
Furniture, clothing and belongings.

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

Higher limits
Building limits above $250,000.

Shorter waiting period
Often 10-15 days instead of 30.

Good to know
Many lenders accept private flood in place of 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:

× Earth movement and sewer backup unless caused by flood.

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
- Elevation certificate, if available

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/private-flood/

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