

Residential Private Flood Insurance


Superior Coverage - Now Even Easier to Quote and Bind

The American National residential private flood program, which offers superior flood protection and better rates than the National Flood Insurance Program (NFIP), just became so much easier to place. Agents can now go from quote to bind, online and in real time! The robust private flood agent portal is a full self-service tool, allowing you to respond quickly to your clients' flood insurance needs — saving you both time and money.


Learn why American National will be the preferred flood insurance solution for your personal lines clients and how you can gain access to our platform today.



Admitted private flood program offered through a highly rated carrier



The states in which over 52% of NFIP policies are sold



Lender-accepted policy form with NFIP Guarantee clause



Program managed by flood industry experts Tokio Marine Highland Insurance Services, Inc.



Claims promptly serviced by Precise Adjustments, Inc.



20% Agency Commission

1 Enter a Property Address

Once appointed, you will have access to the American National Private Flood platform. Only a few details about your clients' property are required to obtain a quote in seconds.

2 Confirm Coverage

Browse pricing options to best meet your clients' needs with real-time adjustment of coverage limits and deductibles.

3 Bind the Quote

Make the payment and download the policy documents in a few easy steps, with no additional underwriting or approval required.



Up to

\$500,000

For dwelling coverage

Up to

\$250,000

For contents coverage

Up to

\$25,000

For ALE coverage
\$2,500 included

The American National Private Flood Advantage

	American National Private Flood	NFIP
Replacement Cost Coverage	Dwelling and Personal Property	Primary Residence - Dwelling Only
Additional Living Expense/ Loss of Rents	\$2,500 included, with option to purchase up to \$25,000	Not Available
Waiting Period	No	30 Days
Co-insurance Penalty	No	Yes
Federal Fees	No	Yes
Grandfathering of Eligible Risks	Yes	Yes
Increased Cost of Compliance	\$40,000 included	\$30,000 for additional fee

FOR AGENT USE ONLY. NOT APPROVED FOR USE WITH CONSUMERS.

Contact us today to get started!

Email: PrivateFloodSolution@tmhighland.com

Web: www.PrivateFloodSolution.com

Phone: 888.386.9488 option #5

This insurance product is not affiliated with the National Flood Insurance Program.