



EXCESS FLOOD INSURANCE

Tokio Marine Highland's Excess Flood Insurance Program is specifically designed for home or business owners who already have the maximum amount of coverage available under the National Flood Insurance Program (NFIP) or private flood carrier but need additional coverage to protect their higher-valued assets.



wide availability

Single-family homes, warehouses, condominiums, apartment complexes, office buildings, hotels/motels, restaurants, shopping centers, timeshares, co-ops



"A" rated carriers

Coverage issued by "A" rated insurers (Certain Underwriters at Lloyd's London)



simple underwriting

Based on elevation, flood zone, number of stories, distance to water, foundation and construction type



generous limits

Up to \$50M in combined limits for building and contents available



quick claim processing

Provided by Tokio Marine Highland's wholly owned Precise Adjustments

Coverage Information

Availability

Coverage for building, contents and Business Income (BI) or Additional Living Expense (ALE) is available for residential and commercial risks

Replacement Cost Adjustments

Building and contents losses are adjusted at replacement cost, regardless of occupancy

Coverage

Building, contents and BI/ALE coverage available

Ineligible Risks

- Manufactured or mobile homes
- Boat houses
- Structures not built on permanent foundations
- Buildings located partially or entirely over water
- Locations with more than two losses in the last five years or locations with an one loss in excess of \$150,000
- Container-type buildings
- Risks under the NFIP's Emergency Program, under probation, or located in Non-Participating communities

Available Limits per Building



Get a Flood Quote Now

Please submit a copy of the primary flood declaration page or Tokio Marine Highland Excess Flood Application to: excessfloodquote@tmhighland.com

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