



# COMMERCIAL FLOOD INSURANCE

Tokio Marine Highland's Commercial Flood Insurance Program provides a comprehensive flood solution for commercial exposures at competitive rates. Coverage offered exceeds the industry standard and protects businesses against the peril of flood.



Office  
Buildings



Hotels /  
Motels



Restaurants



Shopping  
Centers



Apartment  
Complexes



Houses of  
Worship

## Benefits

- Lender-accepted National Flood Insurance Program (NFIP) Compliance Guarantee
- Competitive rates
- Business Income coverage and Extra Expense
- Replacement Cost coverage for building and contents
- Ability to schedule multiple locations if located in the same state
- Deductible options from \$1,000 to \$100,000
- No HFIAA surcharge or reserve fund assessment
- No Elevation Certificate required
- Coverage issued by "A" rated insurers (Certain Underwriters at Lloyd's, London)
- Quick claim processing provided by Tokio Marine Highland's wholly owned Precise Adjustments, Inc.

## Rating

- All policies are individually rated based on a property's location, elevation, flood zone, number of stories, construction type, foundation type and loss history.

## Ineligible Risks

- Structures not built on permanent foundations or built over water
- Negatively elevated risks
- Risks with prior flood claims
- Risks under the NFIP's Emergency Program, under probation, or located in Non-Participating communities
- Sewage / wastewater treatment facilities
- Assisted living facilities
- Hospitals / Medical facilities

## Available Limits Per Building

Building	Contents	Business Income	Total Combined
up to <b>\$5M</b>	up to <b>\$1M</b>	<b>\$500,000</b>	<b>\$5M</b>

### Get a Flood Quote Now

Please submit a copy of the primary flood declaration page or Tokio Marine Highland Commercial Flood Application to:  
[excessfloodquote@tmhighland.com](mailto:excessfloodquote@tmhighland.com)