



LOW-RISE RCBAP FLOOD INSURANCE

Benefits



**Competitive
rates**



**Generous limits
available**



**No co-insurance
clause**



**Ability to schedule
locations/buildings**



**Higher limits
than the NFIP**



**Simple
underwriting**



**Multiple deductible
options — from \$1k
to \$100k+**



**Elevation certificates
are not required**



**Backed by the world's largest
insurance market
(rated A+ (Excellent)
by A.M. Best)**



**Quick claim processing —
provided by Tokio Marine
Highland's wholly owned
Precise Adjustments**

A Residential Condominium Building Association Policy (RCBAP) specifically designed to provide coverage for low-rise condominiums in the association form of ownership. An alternative to the National Flood Insurance Program (NFIP) that offers higher limits for buildings and contents in common areas with premium savings.

Rating and Target Properties

- All risks are individually rated based on a property's location, elevation, flood zone, number of stories, construction type, foundation type and loss history.
- Target properties — non-coastal locations (not subject to storm surge) with two stories or less.

Available Limits Per Building

building

\$2.5M

contents

\$100,000

total combined

\$2.6M