

# EXCESS FLOOD



TOKIO MARINE  
HIGHLAND

tokiomarinehighland.com

HIGHER COVERAGE LIMITS THAT PROTECT YOUR HOME AND BUSINESS.



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



"A" rated carriers



simple underwriting



generous limits



quick claim processing

## Coverage Information

### Availability

Coverage available for residential and commercial risks, owned or leased, in 49 states

### Replacement Cost Adjustments

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

### Coverage Options

Building, Contents and Business Income (BI) or Additional Living Expense (ALE)

## 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

Building

up to  
\$50M

Contents

\$2M

ALE/BI

\$500K

Total Combined

\$50M

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](mailto:excessfloodquote@tmhighland.com)

Questions? Please contact Marketing at [PrivateFloodSolution@tmhighland.com](mailto:PrivateFloodSolution@tmhighland.com) or 888.386.9488 and select option 5