

Primary Residential Flood Insurance



Better Coverage to Ensure Your Home is Protected.

Tokio Marine Highland's Primary Residential Flood Insurance provides superior protection and more competitive rates than what is available from the National Flood Insurance Program (NFIP). With deep expertise and best-in-class service, your customers will appreciate a trusted partner with nearly three decades of flood insurance experience. Our primary residential flood solution is available for Single and Multi-Family Homes, other structures, condo units, and contents-only renters in 42 states. Quick claim processing is provided by our wholly owned Precise Adjustments.

Coverage Highlights

- Lender Compliant
- No Waiting Period
- No Co-Insurance Penalty
- Replacement Cost Coverage for Building & Contents
- \$2,500 ALE Automatically Included
- Other Structures Covered: 10% of Building Limit or \$50,000, Whichever is Less
- Basement/Enclosure Improvements up to \$15,000
- Basement Contents up to \$15,000
- Pool Repair and Refill: \$500



Available Limits

Building

up to
\$2M

Contents

up to
\$1.3M

ALE

up to
\$50K



Quotes in Real Time. Get a Flood Quote in Minutes.

Need higher limits? TMH also offers Excess Flood coverage up to \$50M. Email ExcessFloodQuote@tmhighland.com.