TOKIO MARINE HIGHLAND

FLOOD COVERAGE THAT PROTECTS A BUSINESS AND ITS INCOME

tokiomarinehighland.com



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 $5M	up to $1M	$500,000	$5M

Get a Flood Quote Now

Email PrivateFloodSolution@tmhighland.com to learn more and begin quoting today.

Need Higher Limits? TMH also offers Excess Flood coverage up to $50M.

Questions? Please contact us at PrivateFloodSolution@tmhighland.com or 888.386.9488 and select option 5