

Comparison Chart

	Private Flood Insurance	NFIP
Underwriting Questions	6	60+
Elevation Certificate Required	No	Yes
Photos Required	No	Yes
\$25 Primary Home Surcharge	No	Yes
\$250 Secondary Home Surcharge	No	Yes
Reserve Fund Assessment Fee	No	Yes
Max. Building Limit	\$750,000	\$250,000
Max. Personal Property Limit	\$200,000	\$100,000
Deductibles	\$2,000/\$5,000	\$2,000/\$5,000/\$10,000
Flood Zones	A zone*	All zones
Waiting Period	15 days**	30 days
Ground Collapse Coverage	Yes	No
Claims Handling	Flood certified claims professionals	Flood certified claims professionals
Lender Accepted	Yes***	Yes

Visit:

todddtuckeragency.com

To learn more about Private Flood Insurance, call or email:

513.223.6947

flood@todddtuckeragency

* Geographic limitations may apply.

** There is no waiting period when purchased at the same time as the homeowner's policy.

*** Insured should confirm with the lender prior to canceling an NFIP policy and/or in advance of a home closing transaction.

All descriptions, summaries or highlights of coverage are for general information purposes only and do not amend, terms or alter or modify the actual conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

The Todd D. Tucker Agency, LLC is a licensed producer in all states where required.