



# PRODUCT HIGHLIGHTS

## FLOOD PROGRAM

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) is an authorized federal flood insurance writer, with flood programs available in all 50 states. These programs provide flood coverage protecting both residential or commercial buildings and contents, including a program designed specifically for Condominium Associations. PHLY provides specialized marketing and training expertise for these programs, along with internet based policy quoting and service.

Because there is a 30 day waiting period for many policies to take effect, don't wait for the threat of flood to arise before you check out the advantages PHLY's Federal Flood insurance can provide.

### Key Benefits

- Programs available for residential and commercial properties
- Specialized Condominium Association Product available
- Contents Only coverage available for Renters
- Coverage can be purchased in all Flood Zones
- Premium can be as little as \$39.00

### Personal Residential Flood Program

- All eligible buildings located in participating NFIP Communities
- A 30-day waiting period will apply to all new policies, except when the building is a loan-closing or a map revision
- Single Family Dwelling – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- 2-4 Family Dwelling – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- Other Residential – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- Preferred Risk Policy coverage availability for eligible buildings located in Flood Zones B, C, or X
- Contents Only coverage availability for renters. Premiums start at as little as \$39.00 per year

### Commercial/Non-Residential Flood Program

- All eligible buildings located in participating NFIP Communities
- A 30-day waiting period will apply to all new policies, except when the building is a loan-closing or a map revision
- Other Residential – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- Non-Residential – Building Coverage up to \$500,000, Contents Coverage up to \$500,000
- Condominium Association – Building Coverage up to \$250,000 per unit, Contents Coverage up to \$100,000
- Preferred Risk Policy coverage availability for eligible buildings located in Flood Zones B, C, or X
- Non-Residential Contents Only coverage availability for renters. Premiums start at as little as \$145.00 per year

### Document Required for Proposal

- CA completed Set-Up form
- A copy of your agency E&O coverage declaration page or Certificate of Insurance
- A copy of the agency business license
- A copy of the agency principal's insurance license
- A list of States your agency or an agent in your office holds a Non-Resident License
- A completed Taxpayer Identification Number Request form
- A dollar amount of flood insurance premium your agency plans on writing over the next 12 months. If you are not sure, list a low figure, as this amount will appear on the Commission Agreement you will sign later

*For all your flood program insurance needs,  
please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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