

DIRECT COMMISSIONS AVAILABLE

COST-EFFECTIVE INSURANCE SOLUTIONS

Floods are the nation's most common and costly natural disaster. Floods can happen anywhere, with more than 20% occurring in areas outside of high-risk zones. According to the Federal Emergency Management Agency (FEMA), recovering from just one inch of water inside your building can cost approximately \$27,000.

The IGP Specialty Special Risk Private Flood Program is an alternative to purchasing a flood policy backed by FEMA under the National Flood Insurance Program (NFIP). Private flood policies offer the same coverage as FEMA's NFIP policy and in many cases have lower rates than the NFIP.

Our team can help you evaluate your flood risk and determine whether the NFIP or a private flood policy is most appropriate for your needs. Our private flood policy is accepted by lenders nationwide.

COVERAGE OPTIONS

Residential Property

- Dwelling
- Personal property

Commercial Property

- Building
- Contents
- Loss of income/extra expense

Maximum Limits

- \$5,000,000 (with maximum TIV of \$25 million)

Minimum Premium

- \$500

Some exclusions apply.

A photograph of a dark brown house with a basketball hoop mounted on the side. The yard is flooded with brown water. A white speed limit sign with the number 20 is partially submerged in the water. The sign is tilted and has some water on it.

Protect your
possessions with
private flood
coverage.

Our specialists at IGP Specialty can help you navigate through the flood program to help you secure coverage appropriate for your needs.

CONTACT US

IGP Specialty Private Flood Program
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Visit us at [igpspecialty.com](https://www.igpspecialty.com)

