



[Insurance Brokers, Inc.](http://www.interpacificbrokers.com)
www.interpacificbrokers.com

P. O. Box 336
Kingsburg, CA 93631
Phone: (559) 634-1400
Fax: (559) 634-7191
License No. 0609766

Coverholder at **LLOYDS**

Private Flood Insurance Option

Biggert-Waters Flood Insurance Reform Act of 2012 has been debated on Capitol Hill. Congress has agreed to delay the rate changes. Regardless, the National Flood Insurance Program rates have gone up! **Commercial** and **Residential** property owners are still searching for **options** outside of the NFIP.

We have options.... and

.....our rates are incredibly competitive!

We can place Primary Flood and Excess Flood

Coverage:

- ✓ Coverage equivalent to NFIP
- ✓ Significantly lower premiums (20-70% less on avg.)
- ✓ Commercial and Residential Risks
- ✓ Available in all states except Louisiana and Kentucky
- ✓ Will consider tougher zones: **zones V, VE, A, AE**
- ✓ Coverage options up to \$5 million for building and contents coverage combined (\$1million maximum contents coverage)
- ✓ Replacement cost for building and contents
- ✓ Multiple deductible options are available: \$1,000-\$25,000
- ✓ Ability to schedule locations for commercial properties
- ✓ Accepted by mortgagees to satisfy FEMA
- ✓ Program underwritten by Certain Underwriters at Lloyd's of London

Rating:

All policies are individually rated based on a property's location, elevation, flood zone, number of stories, construction type, and loss history.

- ✓ 24 Hour turnaround time for a quote with a completed questionnaire

Competitive with premiums above \$1,000 for Primary coverage (\$2,000 for Excess coverage)

10% commission

Not appointed yet? Get appointed with us today at www.interpacificbrokers.com

For more information please contact:

Rene Sanchez - Marketing
559-634-1404
renes@interpacificbrokers.com

Leticia Lamb - Underwriting Assistant
559-634-1402
llamb@interpacificbrokers.com