



**PBC**

PROGRAM  
BROKERAGE  
CORPORATION

Our relationships. Your advantage.



## In-House Excess Flood Insurance Program Provided by Program Brokerage Corporation

Understanding the appropriate insurance limits and proper coverage for a home or business is vital, yet many buyers continue to underestimate the risks they may face. Most standard flood insurance policies only provide coverage up to \$250,000 for residential properties and up to \$500,000 for commercial properties. Often times, this is nearly not enough coverage. If your clients' estimated cost to rebuild is higher than these limits, an Excess Flood Insurance policy is necessary to be sure that adequate funds are available to repair your clients' homes and/or businesses.

**Program Brokerage Corporation is pleased to offer an in-house Excess Flood insurance program, underwritten by a panel of A-rated carriers.**

### **Territory:**

- Nationwide

### **Target Business:**

**Personal Lines:** residential properties including:

- Apartments
- Condominiums/Cooperatives
- Dwellings
- Townhouses

**Commercial Lines:** commercial properties in a wide array of industries, including:

- Construction
- Education
- Hospitality
- Hotel/Motel/Short-Term Rental
- Industrial
- Manufacturing
- Office and Administrative
- Real Estate (Residential & Commercial)
- Retail
- Warehousing
- And more

### **Coverage Overview:**

- Contents Coverage: Available for Residential and Non-Residential Properties
- Loss of Income Coverage: Net Business Income or Loss of Rent
- Additional Living Expenses
- Replacement Cost Available
- Drop Down Business Income Coverage Available

### **Limits Available:**

- Up to \$15 million combined limits for building and contents.

### **Turn Around:**

- 24 hours (up to 48 hours for referral business).

### **For more information, please contact:**

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