



FLOOD INSURANCE PROGRAM

XS Brokers' (XSB) has been on the forefront of providing our retail clients with Flood placements for over forty years. Whatever your need, personal or commercial flood assistance, our team of underwriters are experienced in dealing with the difficult-to-place CAT prone risk placements. We are fiercely committed, responsive and passionate to provide the most competitive solutions. **Primary & Excess Flood is our specialty.**

XSB QUICK FACTS:

100% Independent and Family-Owned
Binding Authority for Multiple Companies
National Capabilities - Licensed in 50 States
Underwriting & Wholesale Brokerage Coverage & Class Capabilities
Exclusive In-House Facilities

PRIMARY FLOOD COVERAGE PROGRAM HIGHLIGHTS (IN-HOUSE FACILITIES):

- \$500,000 per occurrence; Building/Contents/Business Interruption/Rental Value
- Residential & Commercial Buildings
- Minimum attachment:
 - \$2,000 per occurrence Primary Buildings
 - \$2,000 per occurrence Primary Contents
- Waiting Periods: 7 days - Coastal (Tier 1 & 2) risks; 14 days - Inland risks
- No waiting period for mortgage loan closing - moving from current NFIP or private market policy



EXCESS FLOOD COVERAGE PROGRAM HIGHLIGHTS (IN-HOUSE FACILITIES):

- \$50M per occurrence, per risk
- Residential & Commercial & Condo Buildings
- Where NFIP can be purchased, max limits available for Building & Contents coverage
- Where NFIP is not available, limit is \$5,000 per occurrence for Building & Contents coverage
- Waiting Periods: 14 days - Business Interruption and/or Rental Value coverage



EXCESS FLOOD COVERAGE PROGRAM HIGHLIGHTS (IN-HOUSE FACILITIES):

- Replacement Cost coverage for building & contents
- Ability to schedule multiple locations onto one policy
- Policy wording accepted by Lenders



WHAT SETS US APART:

At XSB, we work with the finest retail agents and insurance carriers to build long term strategic partnerships. We strive to be the most professional, service-driven and strategically-focused firm in the marketplace.