

FloodPlus residential

Quick reference guide



Flood is the most common natural disaster in the US.



macneillgroup
a team-focus company



As the flood threat increases, existing insurance is failing to deliver the comprehensive and effective protection homeowners need.

	NFIP	FloodPlus residential
Maximum limits	Dwelling: \$250k Contents: \$100k	Dwelling: \$1.25 million Contents: \$875k Other structure: \$125k Additional living expenses: \$250k
Definition meets that used in the 'water damage' exclusion of the HO3 wording	✗	✓
Flood definition includes storm surge and tsunami	✗	✓
Cover for other structures does not reduce the main limit of indemnity	✗	✓
Property covered while anywhere in the world	✗	✓
Property covered in the basement	✗	✓
Additional living expenses	✗	✓
Rental value offered	✗	✓
No elevation certificate required	✗	✓
No 30-day waiting period	✗	✓

How to get the most out of FloodPlus

