



## What is Excess Flood?

Excess Flood provides auxiliary insurance coverage – a maximum of \$10,000,000 – on residential and commercial properties that exceed the National Flood Insurance Program (NFIP) limits. Excess Flood also can provide earthquake coverage on residential and commercial buildings.

## Program Highlights

- Coverage includes buildings, contents and loss of income including extra expense
- Residential and commercial buildings can include earthquake coverage with the same maximum limits, but it must be written in conjunction with the flood and cannot be written in certain high risk areas.
- Condominium limits available

PFI also offers a lender-placed flood program, Bridge60®, and a lender-placed hazard program, Mortgage Guard®, for those clients needing insurance coverage for residential, REO or commercial properties.

## Did You Know?

**Excess flood is a stand alone coverage written over and above a NFIP policy.**

**This product also is available for condominiums with certain qualifications and exclusions.**

ExcessFlood/8-30-11/REV B

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For more information, please contact your PFI representative.

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