

DON'T BE CAUGHT UNPREPARED WHEN CATASTROPHE STRIKES!



NATURAL CATASTROPHE INSURANCE PROGRAM

Brought to You by...



Tony Rausa- Owner / Licensed Agent

Email: Tony@Preferredlax.com

Phone: 608-881-6566

Flood, Earthquake & Landslide

Floods have become the most common and costly natural disaster in the United States. While floods are most common in coastal areas and near rivers and lakes, a flood can happen anywhere. Even in dry areas it is not uncommon for built up rain waters to flow into basement windows and down stairwells causing considerable damage.

Earthquakes can occur anywhere in the United States. About 90% of Americans live in areas considered seismically active.

Landslides often occur as a result of floods and earthquakes. Two thirds of the U.S. population resides in counties or parishes that have areas susceptible to landslides.

Don't be caught unprepared when disaster strikes!

Obtain Coverage for Flood, Earthquake and Landslide through the NCIP!

Higher Limits - Broader Coverage - No Elevation Certificates

- **Limits up to \$5 Million** available, eliminating the need for excess coverage in many cases.
- **NO ELEVATION CERTIFICATE REQUIRED!!!** Available for both **commercial & residential structures**.
- Provides **Basement Contents Coverage** for finished basements, which is excluded under the NFIP.
- Broader Flood Definition, no size requirement. NFIP requires 2 acres of inundation or 2 properties to be flooded.
- Provides additional coverages not available through the NFIP: Additional Living Expenses, Increased Cost of Materials, Business Interruption Building Ordinance and Law, even a Course of Construction option.
- Insuring 3 perils reduces your E&O exposure and you're providing **Better Value** at lower cost.

Mortgagee Accepted

- Accepted by mortgagees to satisfy mandatory FEMA Private Placement Guidelines.
- Direct bill at renewal. Online premium payments. Immediate online access to policy documents.

Earthquake Only Policies

- Ability to write **Earthquake only policies with limits up to \$10 million**.
- No brick exclusion for the peril of earthquake, more E&O protection.

Territorial Restrictions

- Coverage not available in FL & KY. Earthquake not available in CA.

Coverage Provided by Certain Underwriters at Lloyds, London. AM Best Rated "A"