

# Aon Edge – Private Flood Insurance 101 Fact Sheet

When it comes to choosing flood insurance, today's property owners have options. In light of recent flood map changes and extreme weather events that have hit the nation, homeowners may find they want more coverage than what is available in the standard policy offered by the NFIP.

Aon Edge delivers private flood insurance that works for you. It is a viable option for helping protect your home and valued possessions from the event of a flood loss because it...

✓ Is designed to cover a range of residential properties – from higher-risk and coastal areas where mandatory flood insurance purchase requirements apply to lower risk areas.



✓ Is now being accepted by a variety of lenders of all types, allowing homebuyers to evaluate whether NFIP coverage or private coverage is a better choice.



✓ Is available in expanded storm surge areas and offers optional coverages for additional living expenses plus food spoilage and swimming pool clean-up protection.



✓ Allows up to \$1,250,000 coverage for a building and \$875,000 in contents coverage and offers deductible options.



✓ Is available at affordable rates. The average policy for a 2,500 square-foot home is about \$1,100 annually.



✓ Has only a 15 day waiting period before coverage takes effect, compared to 30 days for an NFIP policy.



As a property owner, exploring your flood insurance options enables you to make informed decisions in protecting what matters most – your home, finances and valued possessions.

**AonEdge**  
Private Flood Insurance

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