

EZ Flood private flood insurance is designed for both residential properties in higher-risk and coastal areas where mandatory flood insurance purchase requirements apply, and residential properties in lower-risk, non-mandatory flood zones.

QUOTE/RATE/BIND IN MINUTES

EZ Flood offers a streamlined and efficient quoting experience, customizable coverage, and innovative solutions, which make this an attractive option for eligible homeowners looking to protect their investment.

EZ Flood features:

- ✔ Customized coverage limits and deductible options
- ✔ Up to \$1,250,000 building and \$875,000 contents coverage
- ✔ Option for \$5,000 in Additional Living Expenses plus \$500 in food spoilage coverage
- ✔ Option for \$1,000 swimming pool clean-up protection
- ✔ Surplus lines product financially backed by A.M. Best A-rated carriers
- ✔ Geographic eligibility varies by flood zone

Flood Insurance Coverage Comparison		
	EZ Flood	NFIP
Max. Building Limit	\$1,250,000	\$250,000
Max. Personal Property Limit	\$875,000	\$100,000
Claims Settlement for A & V flood zones	Replacement Cost Value for principal residences and Actual Cost Value for secondary residences	Replacement Cost Value for principal residences and Actual Cost Value for secondary residences
Claims Settlement for B, C & X flood zones	Replacement cost coverage for building and contents	Replacement cost coverage for primary dwelling only
Deductible Options	\$1,000/\$2,000/\$5,000 and \$10,000	\$1,000 - \$10,000

WHY AON EDGE

Offering your clients quality private flood insurance options helps you to build your portfolio, improve retention, and add value to the services you provide. Offering appropriate flood coverage also helps to mitigate potential Errors & Omissions (E&O) claims.

Aon Edge, a division of Aon, is trusted by over 3,000 lenders. EZ Flood is underwritten by AM Best A-rated carriers, and offers brokers and agents a streamlined experience, including:

- ✔ Save your clients an average of 40% on premiums vs. NFIP
- ✔ No waiting period when purchased during loan closing; otherwise, there is a 15-day waiting period
- ✔ Ability to download through the IVANS Network
- ✔ Instant policy issuance available
- ✔ Not subject to federal surcharges or reserve

Aon Edge, flood insurance that works for you

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