

Anatomy of a Commercial Flood Insurance Policy

Flood insurance is essential for protecting your business and assets against unexpected events. Here's a breakdown of what a comprehensive flood insurance policy typically includes:



Building Coverage

Usually up to \$500,000 for non-residential buildings.

Contents Coverage

Typically up to \$500,000 for non-residential contents.

Loss Avoidance Measures

Up to \$1,000 for incurred costs to protect the insured building.

Policy Deductibles

Select a deductible that aligns with your budget and risk tolerance.

Debris Removal

Cost to remove non-owned debris on/in insured property and debris insured property anywhere.

Policy Exclusions

Understand what's not covered, such as loss of revenue or profits.

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