

FLOOD GUARD

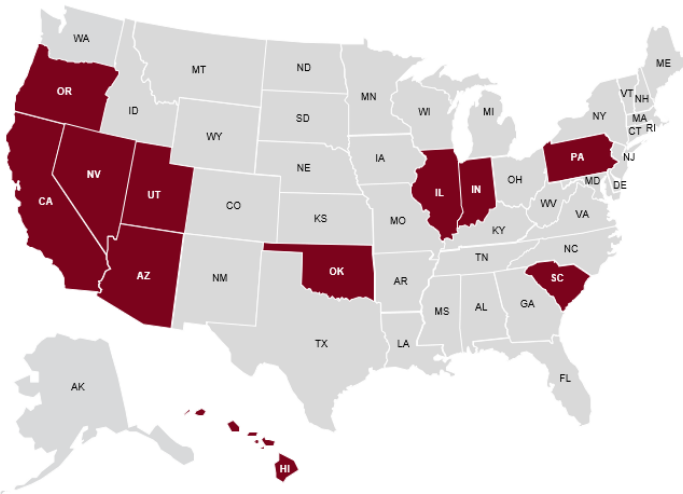
An affordable homeowners companion policy for flood damage



Palomar Specialty's private, admitted, residential flood product, Flood Guard, is simple and provides the flood coverage you want and need.

Written by Palomar Specialty Insurance Company, an "A- VIII" Excellent Insurance Company

AVAILABLE IN:



FLOOD GUARD KEY FEATURES:

- ◆ No Waiting Period
- ◆ No Elevation Certificate Required
- ◆ Annual Premiums as low as \$200
- ◆ Payment Plan Options Available
- ◆ Bind without payment up front when lender bill
- ◆ All Flood Zones eligible for quoting
- ◆ Limits:
 - Dwelling up to \$5M,
 - Personal Property up to \$1M, and
 - Loss of Use up to \$50K

PRODUCT HIGHLIGHTS

COVERAGE & GUIDELINES	FLOOD GUARD	NFIP
Elevation Certificate	Not Required	May be Required
Coverages (À la carte)		
Dwelling Coverage	Limit Up to \$5,000,000	Limit up to \$250,000
Personal Property	Limit Up to \$1,000,000	Limit up to \$100,000
Artwork, photographs, collectibles, jewelry, etc.	Same as NFIP	Sub-Limit Up to \$2,500
Loss of Use	Up to \$50,000	N/A
Other Coverage		
Debris Removal	\$500,000 or Cov. A limit (whichever is less)	Up to \$250,000
Loss Avoidance Measures	Same as NFIP	\$1,000
Increased Cost of Compliance	Same as NFIP	\$30,000
Replacement Cost Value	Optional Endorsement	N/A
Deductible	Fixed Deductible as low as \$500 (single-site)	Fixed Deductible as low as \$1,000
Waiting Period	None (Subject to Weather Moratorium)	30 days
Eligibility		
Occupied	No occupancy clause	Primary and Non-Primary Residence (w/Surcharge)
Claims History	No Flood Claims in past 10 years	Subject to Repetitive Loss Surcharge
Rating	Proprietary Rating System	Based on NFIP Flood Zone
Cancellation/Non-Renewal	Same as NFIP	
Accepted by Mortgages	Same as NFIP	Yes
Excess Policy Option	Yes	N/A

ACCEPTABLE OCCUPANCIES	<ul style="list-style-type: none"> • 1 – 4 unit family dwellings
Restrictions	<ul style="list-style-type: none"> • No flood loss in last 10 years and no flood loss excess of \$150,000 • No mobile or manufactured homes • No homes located in, on, over water, or seaward of mean high tide

QUESTIONS?

Contact us at Homeowner@KingInsuranceca.com