



# EZ FLOOD<sup>®</sup> PRIVATE FLOOD INSURANCE

EZ Flood is designed for 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 easy online quoting experience, customizable coverage, and innovative solutions, which makes this an attractive option for eligible homeowners looking to protect their investment.

EZ Flood features:

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

Flood Insurance Coverage Comparison		
	EZ Flood	NFIP
Max. TIV	\$2,500,000 combination between building and contents	N/A
Max. Building Limit	\$2,250,000	\$250,000
Max. Personal Property Limit	70% of building coverage	\$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

\*Replacement Cost loss settlement, applies to a single-family Dwelling provided for the policyholder's principal residence. At the time of loss, the amount of insurance in the EZ Flood Policy that applies to the Dwelling is 80 percent or more of its full replacement cost immediately before the loss.

## 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 flood coverage may also help to mitigate potential Errors & Omissions (E&O) claims.

EZ Flood is underwritten by AM Best A- rated carriers, and offers brokers and agents a streamlined experience, including:

- ✔ 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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All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.