EZ FLOOD®
RESIDENTIAL FLOOD INSURANCE

Premiums as low as $125†

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 and/or $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
- **Offering limits up to $7,500,000**

Flood Insurance Coverage Comparison

	EZ Flood	NFIP
Max. Eligible TIV & Combined Limit	**$7,500,000** (building and contents combined)	N/A
Max. Building Limit	**$6,800,000** (also max. eligible RCV)	$250,000
Max. Contents 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
Basement Coverage	Up to $15,000 for eligible basement personal property**	N/A
Deductible Options	$1,000/$2,000/$5,000 and $10,000	$1,000 - $10,000
NEW! Waiting Period	7-day waiting period	30-day waiting period

*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.

**This is a sub-limit, meaning it is included within, and does not add to, the Coverage C limit of liability.

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

Aonedge.com | 1.888.281.0684 | ezflood@aon.com

†For eligible properties in B, C and X zones.