

Excess Flood is private flood insurance designed to supplement or cover an existing flood policy such as the NFIP primary residential or commercial, or an EZ Flood* policy. Excess Flood coverage features:

- ✔ Residential properties - up to \$5 million building and contents coverage beyond the NFIP policy and EZ Flood limits
- ✔ Commercial properties - up to \$5 million building and contents coverage beyond the NFIP policy limits
- ✔ Coverage for structures with replacement cost value up to \$15 million
- ✔ Coverages for residential and commercial properties (excluding condominiums)
- ✔ Available in all states except AK, DC, and KY

? WHY EXCESS FLOOD COVERAGE?

Your client's flood insurance may not be enough to cover the loss in the event of a catastrophic flood. Here's why: Approximately 50% of homes are valued above \$408,100, which may exceed the limits of their existing flood policy.¹

Excess Flood is designed to provide add-on coverage for higher value residential and commercial property owners who want to increase the limits, or cover gaps that exist in their existing coverage. For example, by adding Excess Flood to an existing EZ Flood policy, an owner of a higher value home can be better prepared to recover a loss in the event of a catastrophic flood.

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

- ✔ Easy online quoting
- ✔ Coverage enhancements
- ✔ Competitive pricing
- ✔ Efficient digital processing



AON

Aon Edge, flood insurance that works for you

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*Subject to limitations.

¹<https://fred.stlouisfed.org/series/MSPUS>