

Aon Edge provides custom commercial flood insurance as part of our private flood solutions portfolio. Our program offers enhanced digital capabilities and analytics, streamlined and expedient straight-through processing (STP).

## Eligible Commercial Use Types\*

- Bars & Taverns
- Beauty Salons
- Hotels
- Mercantile Buildings
- Office Buildings
- Parking Garages
- Religious Buildings
- Restaurants
- Retail – Clothing
- Retail – Food
- Warehouse (Excluding Perishables)

## Eligible Areas & Flood Zones\*

- Full value limit options where the building or BPP RCV is greater than the NFIP limits of \$500,000.
- Inland and non-surge exposed B, C, and X zones.
- Positively elevated (relative to BFE) A and V zones.
- Available nationwide excluding Alaska, Hawaii, Kentucky, and the District of Columbia.

## Commercial Coverage Comparison

|                            | EZ Flood Commercial                                                                                                                                                                                                                                                                             | National Flood Insurance Program (NFIP)                                                                                                                                                                                                      |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Maximum Limits</b>      | The total insured value (TIV) of \$7.5 million includes coverage for business personal property (BPP), the building, and business interruption.                                                                                                                                                 | Building: \$500,000.<br>BPP: \$500,000.                                                                                                                                                                                                      |
| <b>Flood Definition</b>    | The definition of a flood matches the definition used in the ISO causes of loss form for water damage, which also mentions storm surges and tsunamis.                                                                                                                                           | Requires two or more acres of normally dry land or two or more properties (one of which is the insured's) to be flooded.                                                                                                                     |
| <b>Building Definition</b> | Covers buildings, fixtures (including outdoor fixtures), permanently installed machinery and equipment, and additions under construction.                                                                                                                                                       | Covers buildings, fixtures and machinery as defined and listed in the form.                                                                                                                                                                  |
| <b>Personal Property</b>   | Property is covered while it is inside the insured building or structure at the described location. If the property is temporarily moved to another location, it is covered for up to 45 days. Personal property can also be covered while it is temporarily stored in a portable storage unit. | Property only covered while inside a fully enclosed building. Personal property covered while stored at a temporary (45 days) location. Cover restricted to certain items of property when below the lowest elevated floor in certain zones. |
| <b>Basements</b>           | No equivalent clause.                                                                                                                                                                                                                                                                           | Excludes buildings and their contents if more than 49% of the ACV is below ground level.                                                                                                                                                     |
| <b>Business Income</b>     | Option to include by endorsement.                                                                                                                                                                                                                                                               | Excluded.                                                                                                                                                                                                                                    |
| <b>NEW! Waiting Period</b> | 7-day waiting period                                                                                                                                                                                                                                                                            | 30-day waiting period                                                                                                                                                                                                                        |

## Why work with Aon Edge?

- Easy, Streamlined Online Quoting
- Great Customer Support (**4.6 out of 5-star** Google Review rating!) March 2025
- Quick Policy Issuance

**Aon Edge, flood insurance that works for you!**

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\* Subject to underwriting.

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 terms and conditions of the relevant policy.

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F-14836-0626