

Attune Flood Overview with Neptune Flood

Faster. Easier. Better.

Attune partnered with Neptune Flood to make it easy to buy commercial flood insurance. It's simple: just enter the property address and bind in two minutes. **No Elevation Certificate (EC), photos, or trailing documents needed.**



Coverage

- Building Coverage up to \$4,000,000 and Contents Coverage up to \$500,000
- Option to add \$25,000 in Business Interruption insurance that provides \$500 a day for up to 50 days after a 14-day wait period. So, if your client's building is closed for 64 days after a flooding event, they would collect \$25,000 in Business Interruption Coverage.
- Unlike an NFIP policy, Neptune covers tenant improvement and betterments with no sublimit.

The Comparison	Neptune Commercial Flood				NFIP Commercial Flood		
Building Coverage	\$4,000,000				\$500,000		
Contents Coverage	\$500,000				\$500,000		
Additional Coverage	Yes! Business Interruption up to \$25,000				N/A		
Replacement Cost Estimate	NO				Required for general property		
Waiting Period	No wait on real estate closing. Otherwise, 10 days.				No wait on real estate closing. Otherwise, 30 days.		
Available Deductables	\$1,250	\$2,000	\$5,000	\$10,000	\$25,000	\$50,000	

In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

Eligibility:

- Non-residential risks
- Building square footage:
 - A & X Zones: No minimum, maximum 100,000 square feet
 - V Zone: No minimum, maximum 25,000 square feet
 - Note: based on entire building square footage, not only the occupied or leased/rented space
- Available in every state but Alaska and Kentucky

Things to Know

- Flood damage is expensive, the average commercial flood claim is \$90,000.
- Client has an SBA Loan? Great news! The SBA now accepts private flood insurance to satisfy their flood insurance requirements.
- Client only renting or leasing commercial space? Buy Contents coverage only or also protect the building by adding the owner as an additional insured.

[Head to the Attune Portal to get started with a quote in mintues ►](#)