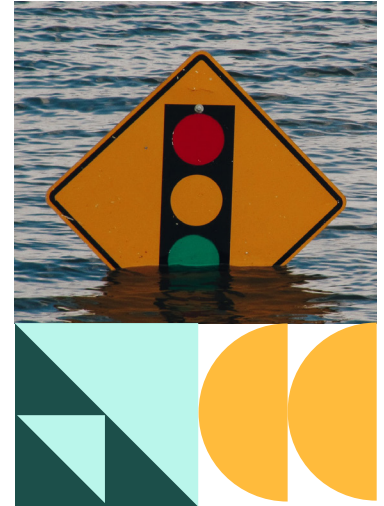# 5 Lessons for Agents from Hurricane Ida

1. **Properly insure your clients.**
   Many of Neptune's Ida claims were well above the policy limits. $250,000 is not enough coverage when a $1 million house or commercial building is destroyed by flooding. Neptune offers up to $4,000,000 of building coverage so take advantage of our higher limits (remember - the NFIP only goes to $250,000 on residential buildings and $500,000 on commercial buildings).

2. **Buy Temporary Living Expenses coverage.**
   Countless agents heard complaints from their clients during Ida when they found out that they did not have Temporary Living Expenses coverage. When one is flooded out of their home, knowing that the hotel room will be reimbursed can be very comforting. Neptune offers optional Temporary Living Expenses coverage of up to $10,000 for just a small up-charge.

3. **Flood Zone does not matter (or they are wrong, thanks FEMA).**
   12% of Neptune's Ida claims were in X zones. Offer Neptune flood insurance to every client, even if the property is not in a mandatory flood zone. While Ida started as a coastal storm when it hit Louisiana, huge amounts of the damage were inland. With climate change, inland flooding is becoming more and more frequent.

4. **If your client has a basement, say so.**
   Neptune's policy follows the NFIP rules, so if an undisclosed basement (or different foundation type) is discovered during the claims process, additional premium may be due. During Ida, dozens of insureds were surprised by large corrected invoices at the time of claim. That's not a conversation you want to have with your client. Make sure you select the right foundation type and answer YES if there is a basement.

5. **Condo unit owners should always buy their own policy.**
   Condominium buildings often carry what is referred to as RCBAP flood insurance, but that only covers to the drywall of the unit. RCBAP coverage will not cover personal property and internal unit elements. It's inexpensive coverage that can give great peace of mind.

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