



Flood Commercial Property Program Highlights

Capacity	Coverage Territory - California Only
	Admitted paper capacity (A.M. Best Rating of A, XII)
	Capacity available in all Flood zones
	Up to \$10,000,000 limits

Compare RIB's Flood Program to the NFIP		NFIP	RIB
Highlights	Coverage Form is NFIP comparable, meeting the definition of "Private Flood Insurance"	✓	✓
	No Base Flood Elevation Certificates required	✗	✓
	Business Income / Rental Value / Extra Expense coverage available	✗	✓
	Replacement Cost coverage	✗	✓
	Building Ordinance coverage available	✗	✓
	14-day waiting period for coverage attachment	✗	✓
	Broad definition of Flood	✗	✓
	Scheduled coverage – Multiple buildings can be covered under one policy	✗	✓
	Optional deductibles	✗	✓
	Primary and Excess coverage available	✗	✓

Submission Checklist	<ul style="list-style-type: none"> • Complete Application and Statement of Values • Limits and deductibles requested • Adequate replacement cost • Loss history • Business income worksheet for heavy BI classes • Flood elevation certificates if available
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