



PRIVATE FLOOD COVERAGE

Serving
FLORIDA



Strengthen your coverage with flood protection.

Did you know your residential homeowners policy does not include flood coverage? Just because your mortgage company doesn't require flood coverage, doesn't mean you don't need it. A separate flood endorsement is necessary to protect your home, safeguarding your prized possessions from flood damage. From hurricanes to storms, rising water is a common, but often overlooked cause of flooding. Know your risk.

ALL OF FLORIDA IS A FLOOD ZONE

25%+

More than 25% of all flood losses occur in low-moderate risk zones.

\$25,000+

One inch of water can cost more than \$25,000 in damage. (FEMA.org)

#1 NATURAL DISASTER

Flooding is the number one natural disaster in the United States.



AFFORDABLE PROTECTION

Our new flood endorsement provides enhanced protection for your home at a cost significantly more affordable than the National Flood Insurance Program (NFIP) in low and moderate risk zones.



QUICK IN-HOUSE CLAIMS RESOLUTION

Our in-house claims professionals are available 24 hours a day, 7 days a week. Report your claim promptly and leave it up to us to take care of the rest.



SEPARATE POLICY NOT REQUIRED

At Lighthouse, adding flood coverage is a simple add-on to your existing homeowners policy. With us, a separate flood policy is not needed.



SHORT WAITING PERIOD VS. NFIP

Compared to the 30-day waiting period for NFIP, Lighthouse offers a 4-day waiting period for new policies or when added mid-term. There is no waiting period when added at renewal.



PERSONALIZED SERVICE

We understand experiencing a loss can be devastating. That's why we offer personalized service to assist you throughout the claims process. When you file a claim, you are assigned 1 adjuster for all losses per incident.



888.544.4885

www.lighthouse.insurance/products/florida



Lighthouse
PROPERTY INSURANCE CORPORATION



Do you know your risk?

Expand your homeowners policy with affordable, private flood insurance from Lighthouse. Floods can occur anywhere and at any time. **The time to prepare is now.**

	LIGHTHOUSE	NFIP
Policy Type →	Added as Optional Coverage to existing or new homeowners policies issued by Lighthouse.	Separate Policy is required and issued by NFIP.
Flood Definition →	1 Property	2 Properties or 2 Acres
Coverage A (Dwelling) →	Up to coverage amount selected on policy. Coverage limits: \$150,000 - \$750,000 (renewal policies may have higher coverage limits).	\$250,000 max
Coverage B (Other Structures) →	Up to coverage amount selected on policy limits: 1% - 20% of Coverage A	10% of Coverage A
Coverage C (Personal Property) →	Up to coverage amount selected on policy	\$100,000 max (Actual Cash Value/Depreciated Value)
Coverage D Loss of Use →	Up to coverage amount selected on policy limit: 10% of Coverage A	No coverage
Water Backup Sump Overflow →	\$5,000 included	No coverage
Deductible →	1 deductible	2 out-of-pocket deductibles (Structure and Contents)
Secondary Residence Surcharge →	\$0	\$250
Elevation Certificate Requirement →	No requirement	Elevation Certificate is required to obtain policy (average cost \$250).
Waiting Period →	4-day waiting period for new policies and when added mid-term. No waiting period for renewals.	30-day waiting period on a new policy
Claim Process →	1 adjuster for all losses per incident.	Separate flood adjuster

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