



Sell More... to the Same Customers.

Hardly any homeowners have flood coverage. Almost all of them need it.

99% of counties flooded since 1996, but fewer than 10% of households have flood coverage. Many homeowners believe they're covered, but they're not. Most that are insured are highly exposed, but they only have poor coverage from the NFIP.

reThought Flood has the alternative. We use technology to understand the flood risk for every building. That means we charge prices that match the risk exactly: modest premiums for homes with moderate risk.

That makes flood coverage more affordable than ever for customers with any level of exposure.



	reThought	NFIP
Building Coverage	\$5,000,000 Aggregate	\$250,000
Contents Coverage	\$5,000,000 Aggregate	\$100,000
Loss of Use Loss of Rent	Yes, up to 20% of building limit	No
Basement Contents Coverage	Yes	No
Additional Coverages	Debris Removal, Inc. Cost of Construction Cost of Compliance	No
Waiting Period	10 Day No Wating Period for Closing	30 Days
Elevation Certificate	Not Required, can be used to apply Elevation Credit	Not Required
Valuation	Replacement Cost Value	Building: Replacement Cost Contents: Actual Cash Value

Our Coverage is Excellent. Our Extreme Service Promise is Better!

Eligibility

- 48/50 states excluding AK, HI
- High-value single-family and multi-family risks
- Ineligible:
 - > Over water
 - > Vacant
 - Under Construction
 - > Mobile homes

Terms

- \$20M Max Value
- \$5M Max Agg. Limit
- \$1000 Min premium
- 15% commission as standard

Gold-Standard Coverage

- Replacement Coverage