

# reThought Flood® Quick Reference Guide

## Overview

reThought Flood® is a flood-only insurance provider. We go beyond the policy, helping our partners confidently educate their clients on flood risk.

**Our Mission:** Provide attractive flood coverage for a broad range of exposures.

**Our Vision:** Inform and empower capacity to close the climate protection gap.

## The reThought Flood® Difference

- Top-rated policyholder protection
- Competitive commissions
- Strategic partnerships with A.M. Best A+ rated capacity
- Lender approved and accepted
- Dedicated Underwriters and Business Development Manager
- Primary, Excess and Quota Share Options
  - Excess over NFIP and other private carriers
  - Follow Form
  - Drop Down Coverage on a case by case basis
- Multiple Layers

## Our Insurance Programs

### 01 Commercial

- **Coverages:** Building, Contents, and BI
- **TIV:** Up to \$500M per policy
- **Coverage Limit:** Up to \$10MM primary and \$15M excess
- **Geography:** All 50 States
- **Appetite:** Broad range of occupancies, no restrictions on distance to coast

### 02 Specialty

- **Coverages:** Building, Contents, and BI
- **TIV:** No max
- **Geography:** All 50 States
- **Appetite:** Complex and Highly Engineered Risks, Industrial Facilities, Hospitals, Heavy Manufacturing, Properties Over Water, Underground Exposures, Builders Risk

### 03 Residential

- **Coverages:** Building, Contents, Loss of Use, Other Structures
- **TIV:** Up to \$3M
- **Coverage Limit:** \$2M
- **Geography:** Continental 48 States
- **Appetite:** Single Family, Multi Family (up to 4 units), Apartment and Condo Units, properties outside 500ft of coast

## Submitting Business- Send all requests to [flood@rethoughtflood.com](mailto:flood@rethoughtflood.com)

- A Submission Must Include:
  - A SOV with COPE info in excel format (bifurcated)
  - Target Premium and Expiring Premium
  - Terms Requested
  - Loss History (previous 5 years)
  - Need by date and Effective date
- Additional information that may be needed depending on size of the risk:
  - Photos
  - Basement and sub-grade areas
  - Site map for schedules
  - Elevation certificate
  - Description of tower including participants, the lead/primary quote with limits, deductibles, and full flood definition (if sitting excess)