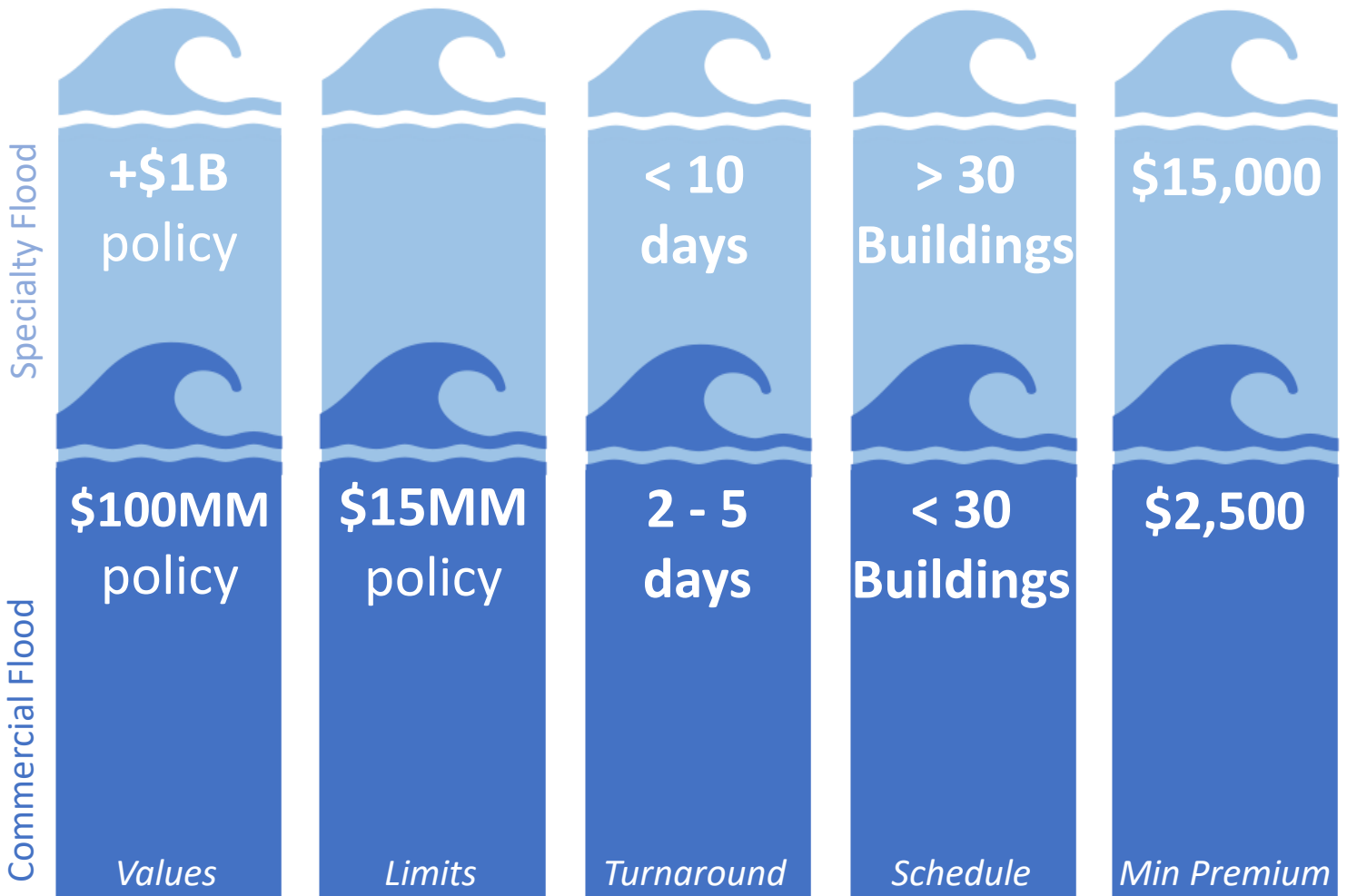




# reThought Flood



## COVERAGES



Building



Contents



BI



↑ Construction Cost



Excess Limits



All 50 States

## COMMERCIAL RESTRICTIONS



Heavy  
Manufacturing



BI on  
Manufacturing



Single Contents  
Property Item



LA South  
of I-10



Over  
Water

Please send all inquiries to:  
[flood@rethoughtinsurance.com](mailto:flood@rethoughtinsurance.com)



# reThought Flood

## reThought Specialty Flood: up to 10 days turnaround time

- **Values:** schedules in excess of \$1B
  - **Limits structure:** primary, excess, quota share, excess quota share
  - **Coverages:** same as above
  - **Geography:** all 50 states
  - **Classes of risks:** hospitals, complex and highly engineered risks (eg: stadiums, industrial facilities, etc.), underground exposures, manufacturing incl heavy, properties over water
  - **Min premium:** \$15k
- 

## reThought Commercial Flood: 2-5 days turnaround time

- **Values:** up to \$35MM per premise, \$100MM per policy TIV
  - **Limits:** up to \$10MM per premise, \$15MM per policy (higher upon request)
  - **Coverages:** building, contents, BI, increased cost of construction, excess limits
  - **Geography:** all states except S of I-10 LA
  - **Classes of risks:** broad appetite incl (habitational incl multi-family, hotels, and large homes; self storage and office building, retail, wholesale)
  - **Min premium:** \$2,500
  - **Exclusions:** heavy manufacturing, no BI on manufacturing, no single item >\$100K, properties over water
- 

## Submission Quality Matters:

- A good submission includes SOV with COPE in Excel format, target premium, loss history, & terms.
- A **GREAT** submission includes Elevation Cert, photos, & site map for schedules and will return quicker than a “good” submission.

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