



KISTLER AGENCY, LLC

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LENDER PLACED FLOOD

MAJOR BENEFITS

- Backed by the world's largest insurance market
- Up to \$6 billion in insuring capacity
- Covers losses caused by multiple perils such as fire, smoke, water, wind, civil commotion, explosion, theft, vandalism etc.
- Immediate coverage – no waiting period
- No elevation certificates required
- Available deficiency coverage when borrower's insurance has insufficient limits
- Available deductible buy-back coverage when borrower's insurance carries excessive deductible
- Automatic Coverage (subject to eligibility criteria)
- Flexible borrower notification letter cycle
- Special notifications to borrowers affected by flood map changes
- Flexible rating based on lender preferences
- Blanket coverage available
- Coverage available in Coastal Barrier Resources System areas
- Less restrictive cancellation provisions compared to the NFIP
- Coverage automatically renews
- Increased Cost of Compliance coverage up to \$30,000 included

COVERAGE INFORMATION

1-4 Family Residential Properties

- Replacement Cost coverage of owner-occupied dwellings
- Actual Cash Value coverage on Other Structures
- No co-insurance requirement
- Temporary Housing Expense up to \$1,000 per loss
- Mobile Home coverage
- Unit Owner loss assessment coverage for underinsured condo associations
- Up to \$250,000 in building coverage
- Up to \$120,000 in contents coverage (if part of loan security)
- \$1,000 standard deductible (\$750 available)

Commercial Properties

- Actual Cash Value coverage on building
- Coverage for commercial condominium units
- Coverage for hotels, motels, retail stores and other businesses establishments
- No co-insurance requirement
- Up to \$500,000 in building coverage
- Up to \$500,000 in contents coverage (if part of loan security)
- \$1,000 standard deductible

For full details on how you can join hundreds of financial institutions who now enjoy the benefits of experienced, quick, easy and convenient flood insurance protection, please contact KISTLER AGENCY, LLC