



BY JOE FLOOD
INSURANCE
BROKERAGE

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CREATING "UP"ORTUNITIES WITH YOUR CLIENTS

Upstream is flood insurance underwritten by the experts at JFIB. Program highlights:

Primary and Excess Programs: 100% on Chubb A++ Paper*

AVAILABLE LIMITS: Up to \$10,000,000 building/contents combined limits for any one risk
 25% of building coverage for business interruption for any one risk

INSURABLE VALUE LIMITS: Insurable values up to \$25m at any single location
 Insurable values up to \$250m for multiple locations/schedules

ELIGIBLE RISKS: Residential, such as 1-4 family (primary/secondary), multi-family buildings, and more
 Commercial, such as manufacturing, hotels, warehouses, and more
 Residential and commercial condo buildings
 Elevated buildings in CBRA/OPA
 Buildings under construction (case by case basis)

WAITING PERIOD: No waiting period for any policy

"UP" ORTUNITIES: No elevation certificates are required
 Custom coverages included in the "JFIB Endorsement"
 Lender compliant form
 Replacement cost loss settlement
 Deductibles equivalent to the NFIP
 Upstream layers with other programs

EXCLUSIONS: Finished basements
 Prior losses that are non-mitigated
 CBRA/OPA non-elevated
 Exposed to CAT 1 surge (as determined by JFIB)
 Some other exclusions may apply

GET APPOINTED, SEND RISKS,
THAT EASY.

1:



Go to joefloodinsurance.com/sign-up and complete the form. It takes 2 minutes.

2:



Go to joefloodinsurance.com/quote & send risk info using the online form.

3:



Our underwriters work to get you the best price and coverage available. It's that easy!

The JFIB Endorsement expands the standard Upstream flood insurance forms. The endorsement adds NFIP compliant language and broader coverages that are proprietary to Upstream.

- + NFIP compliant language.
- + \$5,000 loss of use for residential 1-4 family dwelling and residential units.
- + \$2,000 of basement personal property coverage.
- + Private flood lender compliant guarantee.
- + Replacement cost loss settlement.
- + \$100,000 of Increased Cost of Compliance coverage.
- + \$10,000 loss avoidance. Loss avoidance expanded to include cost to board up windows and doors.