



CAPACITY BY JOE FLOOD INSURANCE

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BRINGING MORE CAPACITY TO THE MARKETPLACE

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

Primary and Excess Programs: Chubb European and Lloyd's paper*

AVAILABLE LIMITS: Up to \$10,000,000 building/contents combined limits for any one risk
 Blanket or scheduled limits

INSURABLE VALUE LIMITS: Insurable values up to \$100m + at any single location
 Insurable values up to \$500m + 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

CAPACITY CAPABILITIES: No elevation certificates are required
 Custom coverages included in the "JFIB Endorsement"
 Lender compliant form
 Replacement cost loss settlement on all policies
 Deductibles equivalent to the NFIP
 Capacity 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.

Our JFIB Endorsement expands the coverage on our Capacity primary forms. The endorsement adds NFIP compliant language and broader coverages that are proprietary to Capacity.

- + 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.



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 platform.



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

*Chubb European Group SE A++ rated paper by AM Best. AA rated by S&P. Lloyd's of London A rated paper