



**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 \$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

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.

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!

The JFIB Endorsement expands the standard Capacity flood insurance 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.