

Underwriting Guidelines

Flood Insurance Requirements

Who:	Flood coverage is required for new business policies located within 3 miles of the coast.
Required Documentation:	Required proof of flood coverage: <ul style="list-style-type: none">• A copy of the flood policy Declarations Page
Flood Coverage Requirements:	A policyholder located within 3 miles of the coast, whose policy INCLUDES wind coverage, is required to secure flood coverage from the NFIP or a private insurance carrier.
Exceptions:	Policies with windstorm or hail coverage EXCLUDED are not required to purchase flood coverage, but it is still recommended.