



## Eligibility

The following eligibility criteria is based on accessing the Hiscox Flood Program through the GeoVera Specialty Homeowners Quoter. The Hiscox Flood Program has two products: FloodPlus and FloodPlus Coastal. Product availability is subject to the risk's location. This guide reflects the Hiscox program's Full Value product. A Partial Limit product is also offered.

<b>Coverage A</b> <i>Dwelling Value</i>	Maximum = \$1,000,000
<b>Coverage B</b> <i>Other Structures</i>	10% of Dwelling Value
<b>Coverage C</b> <i>Personal Property</i>	Personal Property ranges from 0% to 70% of the Dwelling Value depending on occupancy type. <ul style="list-style-type: none"> <li>• Primary occupancy 35% to 70%</li> <li>• Secondary, Seasonal, and Tenant Occupancy 10% to 70%</li> </ul>
<b>Coverage D</b> <i>Loss of Use</i>	20% of Dwelling Value (2% and 5% offered for FloodPlus Coastal)

**Waiting Period:** None (Immediate Coverage)

**Is the home elevated?** If yes, the measurement of elevation will be required, but an Elevation Certificate will not be required.

**Optional Coverage:** Loss Settlement on Personal Property. May be changed from Replacement Cost Value to Actual Cash Value.

### Occupancy Types:

- Primary
- Secondary
- Seasonal
- Tenant Occupied
- Vacant

### Construction Types:

- Brick Veneer
- Frame
- Masonry
- Stucco

### Deductible Options:

- \$1,000
- \$2,000
- \$3,000 (FloodPlus only)
- \$5,000
- \$10,000
- \$25,000
- \$50,000 (FloodPlus Coastal only)

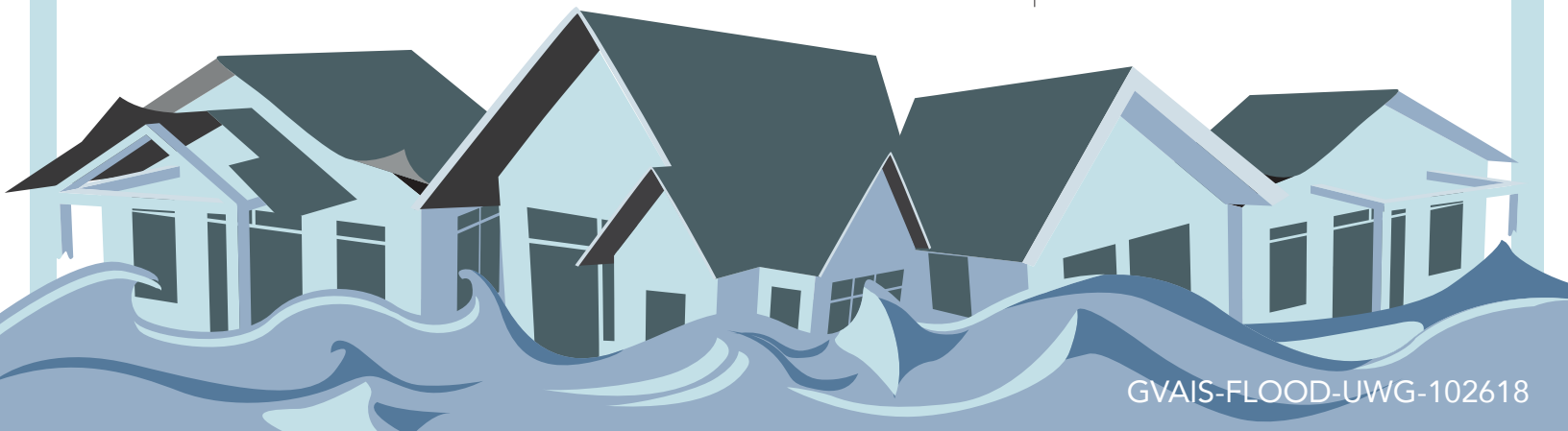
### Payment Plans:

- Full Pay and 3 Pay
- Online Bill Pay with ACH, Debit, and Credit

**Quote, bind, pay, & manage policies at:** [www.myGeoSource.com](http://www.myGeoSource.com)

After logging in, visit the "Contact Us" page for more assistance.

UserID:





## HISCOX FLOODPLUS

## NATIONAL FLOOD INSURANCE PROGRAM

Maximum Limits	Dwelling \$1m, Contents \$700k, other structures \$100k, and additional living expenses \$200k.	Dwelling \$250k and Contents \$100k.
What's the definition of flood?	Simple definition that dovetails with the standard homeowners wording.	Complex definition that requires two or more acres of normally dry land or two or more properties (one of which is the insured's) to be flooded.
Are other structures covered?	Coverage limited to 10% of the Dwelling limit in addition to the main limit of indemnity for buildings.	Only covers detached garages up to 10% of the dwelling limit which reduces the main limit of indemnity for buildings.
What about materials and supplies?	No stipulation that materials and supplies are within a "fully enclosed" building.	Materials and supplies must be stored within a "fully enclosed" building.
Fixtures	Covers the dwelling, materials, and supplies on or next to the resident premises.	Restrictions apply to listed items of fixed property.
Is personal property covered?	Property covered while anywhere in the world.	Property only covered "inside" a building.
Special Limits for personal property	Broader coverage with separate limits for the various categories of personal property rather than one single combined loss/event limit.	\$2.5k combined "loss limit" for various categories of personal property.
How will this policy help you in a flood?	\$2.5k towards cost to protect property from imminent danger of flood.	\$1k towards the cost to protect property from imminent danger of flood.
Is alternative accommodation offered?	Yes - up to time of repair or permanent relocation.	No
Is rental value offered?	Yes	No