

HUB Northeast is Proud to Offer Primary and Excess Flood Insurance



Understanding the appropriate insurance limits and proper coverage for your home or business is vital, yet many buyers continue to underestimate the risks they may face. The catastrophic events of Superstorm Sandy and Hurricane Irene have demonstrated the importance of having adequate insurance protection against floods and their associated losses, such as storm surges, mud-flows and income losses. Contrary to popular belief, most insurance policies do not cover flood related losses. However, flood coverage is available for virtually every business and homeowner.

The Federal Government offers federally-backed flood insurance under the National Flood Insurance Program (NFIP) through the Federal Emergency Management Agency (FEMA). Unfortunately, NFIP policies (which can be purchased through HUB Northeast and other licensed property and casualty insurance agents and brokers) offer minimal limits and coverage. For example:

- Homeowners can only purchase limits of up to \$250,000 for the building and \$100,000 for contents through the NFIP. These limits are often insufficient to cover the losses sustained.
- Commercial buyers can only purchase limits of up to \$500,000 for the structure and \$500,000 for contents. Coverage for business interruption losses is not available through the NFIP.

The good news is that policies offering additional limits and more comprehensive coverage are available through private insurers. The experienced flood professionals at HUB Northeast have the ability and resources to tailor a solution to insure your home or business for its full value in the event of a storm or flood.

To learn more about the different levels of coverage and what's right for you, please speak with your HUB account manager who will assist you in obtaining a quote.



For any Flood Insurance needs, including FEMA (National Flood Insurance Program), Primary Flood, Private Flood or Excess Flood products, please email our HUB Flood Sales Desk and Customer Service team:

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