

# Safehold Special Risk Private Flood Program

Floods are the nation's most common and costly natural disaster. More than 20% of floods occur in areas outside of high risk zones. Private Flood policies offer the same coverage (or broader) as FEMA's NFIP policy, but in many instances, private flood rates are much lower than those of the NFIP.



## PERILS COVERED

- Primary Flood/Excess Flood

## MAXIMUM LIMITS

- Primary : \$10,000,000 (max TIV of \$25M)
- Excess: \$25,000,000 (max TIV of \$40M)
- NFIP: Per NFIP Guidelines

## TERRITORY

- Nationwide

## OFFERINGS

- Building
- Contents
- Business Income/Extra Expense
- For both Residential and Commercial

## DISQUALIFICATIONS BY GEOGRAPHY

- Sacramento County, California
- Monroe County, Florida
- Chesterfield, Missouri
- Fire Island, New York

## GENERAL DISQUALIFICATIONS

- Risks built over water
- Mobile, manufactured, or prefabricated homes
- Water Treatment Facilities
- Bridges, docks, piers, wharves, dams, levees

## MINIMUM PREMIUM

- \$500

## MARKETS

- NFIP – Torrent/Homesite
- Private/Excess – Chubb, Lloyd's, Hiscox

## SUBMISSION REQUIREMENTS

- Completed application and/or SOV emailed to [flood@safehold.com](mailto:flood@safehold.com)

## CONTACT US

### Safehold Special Risk, Inc.

100 Glen Eagles Court, Carrollton, GA 30117  
800-842-8917 | [flood@safehold.com](mailto:flood@safehold.com)

### Cody Barnes

[cody.barnes@safehold.com](mailto:cody.barnes@safehold.com) | 470-868-6944

### Kyle Kimbrough

[kyle.kimbrough@safehold.com](mailto:kyle.kimbrough@safehold.com)

### LaSeante' Thurman

[laseante.thurman@safehold.com](mailto:laseante.thurman@safehold.com) | 469-983-7226

### Daniel Malhotra

[daniel.malhotra@usrisk.com](mailto:daniel.malhotra@usrisk.com) | 214-597-3576

### Bill Rinker

[bill.rinker@usrisk.com](mailto:bill.rinker@usrisk.com)