

LexElite[®] Excess Flood Insurance

For many homeowners in flood-prone and coastal regions, the \$250,000/\$100,000—of insurance available through the National Flood Insurance Program (NFIP) is far from adequate. Mid-to high value homes need substantially more—and that is what AI RiskSM delivers. LexElite[®] Excess Flood insurance provides additional, tailored amounts of coverage above the maximum NFIP limits. Coverage can be provided standalone or (at a discounted rate) paired with LexElite[®] Homeowners Insurance.



LexElite Excess Flood Insurance

- Excess of the National Flood Insurance Program (NFIP)
- Both coastal and interior risks in any flood zone are eligible, including single-family and multi-family dwellings, condominium units and rental homes.
- Customized coverage limits
- Underlying coverage may be provided by any authorized write-your-own (WYO) flood carrier (subject to the same limits provided by the NFIP)
- Coverage follows form to the underlying policy

LexElite Homeowners Insurance

- ISO HO-3, HO-4 and HO-6 policy forms
- Earthquake coverage or earthquake exclusion
- Replacement cost and all-risk coverage on contents; extended replacement cost up to 150 percent of Coverage A
- Optional HO-61 scheduled personal property
- Most standard ISO endorsements available
- Optional builder's risk liability and theft of building materials
- Extended replacement cost options available in most states

Condos & Tenants Insurance available with minimum limits of \$20,000; no maximum limit.

AI Risk provides coverage nationwide and can file surplus lines taxes in most states.

AI Risk is a licensed broker that serves as a broker offering the LexElite personal lines insurance of Lexington Insurance Company. Lexington is a member company of American International Group, Inc. (AIG) and one of the nation's leading property and casualty insurance organizations with financial strength policyholders can count on long term.

Visit us at www.airisk.com.



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Coverage described in this material may not be available in all states. The product descriptions are not a complete description of all terms, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy form itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.