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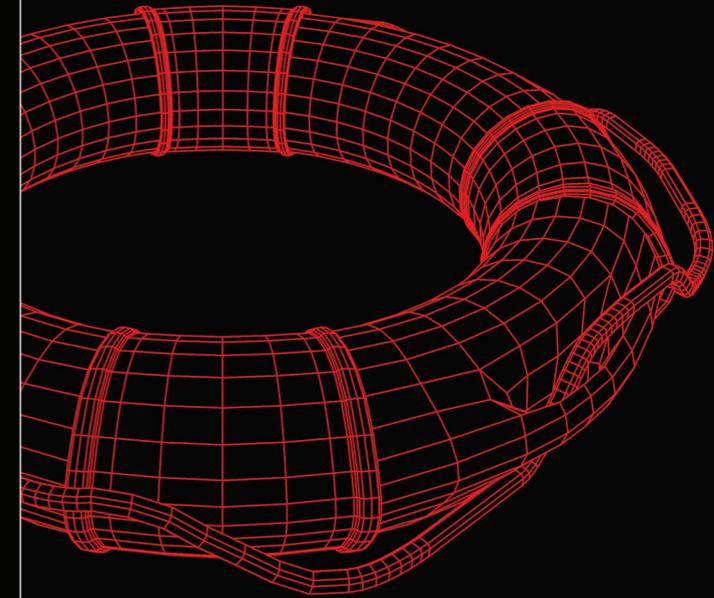


FloodPlus

KEEPING HOMEOWNERS AFLOAT

Flood cover through Lloyd's
Hiscox can trace its Lloyd's roots back to 1901 and underwrites through Syndicate 33, one of the oldest and most respected syndicates in Lloyd's. All syndicates benefit from the security of Lloyd's high quality A+ financial rating (S&P), as well as its Central Fund.

For more information
To find out more about Hiscox FloodPlus, speak to your usual Hiscox underwriting contact, email floodplus@hiscox.com, or go to hiscoxlondonmarket.com.



Registered in England no. 2590623

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THE FLOOD THREAT

A homeowner is left homeless with no cover for alternative accommodation; no cover for lost contents; no cover for a flooded basement; a policy fails to respond because of a narrow definition of flood.

As the flood threat increases, existing insurance cover is failing to deliver the comprehensive and effective protection US homeowners need.

A new flood solution from Hiscox

It is why Hiscox has developed Hiscox FloodPlus. Available exclusively for the US market, Hiscox FloodPlus builds on Hiscox's decades of experience in protecting homeowners from the devastating effects of flood. With a wider scope of cover and a choice of higher limits, Hiscox FloodPlus offers more comprehensive protection than alternative flood products currently available.

Claims expertise when you need it

At a time of crisis, our expert claims team responds effectively at the time of need; working to limit and rectify damage as quickly as possible.

Flexibility to choose

Homeowners can choose to take similar limits to their NFIP cover, or elect to buy higher limits. In addition the cover offers:

- more comprehensive protection such as;
 - alternative accommodation
 - cover for outbuildings (not just a detached garage) and does not reduce overall indemnity
 - worldwide cover for personal property
- ease of administration – no need to obtain flood certificates
- commission paid on whole premium.

Available for homeowners across the US with dwelling values of up to \$1m, Hiscox FloodPlus can be bought as a stand-alone cover or alongside Hiscox's existing homeowners' cover.

A comparison	NATIONAL FLOOD INSURANCE PROGRAM	HISCOX FLOODPLUS
Maximum limits	Dwelling \$250k and contents \$100k.	Dwelling \$1.25m, contents \$875k other structures \$125k and additional living expenses \$250k.
What's the definition of flood?	Complex definition requires two or more acres of normally dry land or two or more properties (one of which is the insured's) to be flooded.	Simple definition that dovetails with the standard homeowner wording.
Are other structures covered?	Only covers detached garages up to 10% of the dwelling limit, reducing the main limit of indemnity for buildings.	Coverage limited to 10% of the dwelling limit, which is in addition to the main limit of indemnity for buildings.
What about materials and supplies?	Materials and supplies must be stored 'in a fully enclosed' building.	No stipulation that materials and supplies are within a fully enclosed building.
Fixtures	Restrictions apply on listed items of fixed property.	Covers the dwelling, materials and supplies on or next to the residence premises.
Is personal property covered?	Property only covered 'inside' a building.	Property covered while anywhere in the world.
Special limits for personal property	\$2.5k combined 'loss limit' for various categories of personal property.	Broader cover with separate limits for the various categories of personal property rather than one single combined loss/event limit.
How will this policy help you in a flood?	\$1k towards cost to protect property from imminent danger of flood.	\$2.5k towards cost to protect property from imminent danger of flood.
Is alternative accommodation offered?	No	Yes – up to time of repair or permanent relocation.
Is rental value offered?	No	Yes
Are costs paid if a civil authority prevents access to the property?	No	Yes – two weeks of additional living expense and rental value.
Are trees, shrubs and plants covered?	No	Yes – up to 5% of the dwelling limit with an item limit of \$500.
Are fire department charges covered?	No	Yes – up to \$500.