

# WYO Flood Insurance Program

Flooding is the nation's No. 1 natural disaster, causing millions of dollars of damage every year. With the [Write-Your-Own \(WYO\) Flood Insurance Program](#), you can help protect your customers' financial well being and give them peace-of-mind, while helping you reduce errors and omissions exposures.

For more information on the WYO Flood Insurance Program contact:

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QBE is rated "A+" by Standard & Poor's. QBE Insurance companies are rated "A" (Excellent) by A.M. Best.\*

\* For ratings guidelines and the latest information, access [ambest.com](http://ambest.com) and [standardandpoors.com](http://standardandpoors.com).

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# Write-Your-Own (WYO) Flood Insurance Program

Protect yourself and your customers, quickly and easily.



This brochure is designed to provide you with an outline of QBE Insurance Company's WYO Flood Program. It does not include all the features, exclusions and limitations of the policy.

Note: Individual residential condominium units in residential condominium buildings are eligible for Preferred Risk Policy. In addition, individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage.



The QBE WYO Flood Insurance Program is the easiest-to-use system on the market, compliant with the National Flood Insurance Program (NFIP). It offers you:

- An easy and intuitive system, 24/7 availability
- Immediate issue of more than 60 percent of policies
- Quotes and processing in 100 percent real time for new business and endorsements
- Fully integrated Excess Flood application, Waiver of Coverage Form, Flood Zone determination
- Online chat tool to communicate with underwriters
- Great payment options like credit card, ACH and e-check for agents, insureds and lenders
- Paperless document management, including agent upload and agent mailbox (MyDocs), plus complete online cancellation.



## Dwelling coverage

Standard Flood Insurance Policy for Homeowners and Renters

- Building property coverage up to \$250,000
- Personal property coverage up to \$100,000

## Preferred Risk Policy (Home)

Preferred Risk Policy for Homeowners and Renters located in the following Flood Zones: B, C, X (Pre/Post-FIRM)

- Building property coverage up to \$250,000
- Personal property coverage up to \$100,000

## General Property Form

The Property Form provides protection for five or more residential and non-residential buildings, including:

- Commercial buildings
- Agricultural buildings
- Churches and schools
- Contents not otherwise eligible
- Other structures not otherwise eligible
  - Building coverage up to \$500,000
  - Contents coverage up to \$500,000

## Preferred Risk Policy (Business)

The Preferred Risk Policy protects commercial property in low-to-moderate flood risk areas in Flood Zones B, C or X. It includes:

- Building coverage up to \$500,000
- Contents property up to \$250,000

Building and contents protection saves about 30 percent over a standard policy.

## Condo

### Covers many condominium types

With a Residential Condominium Building Association Policy (RCBAP), condominium associations can get flood insurance coverage on residential buildings and their contents without having to buy individual policies for each unit. RCBAP expands eligibility requirements to include all types of residential condominium buildings, including:

- Garden apartments
- Townhouses
- Rowhouses
- Single-family detached buildings owned by the association
- Fee-paid timeshare buildings

### Greater coverage for less premium

The RCBAP:

- Covers the entire building under one policy, including all units within the building as well as common areas
- Offers high coverage limits
  - Building - \$250,000 for each unit or the replacement cost of the building, whichever is less
  - Contents - \$100,000 or the actual cash value, whichever is less

## Excess Flood

Excess Flood insurance is above and beyond available NFIP limits. Coverage includes buildings, contents and loss of income.

### Limits available:

\$15 million aggregate limit per property, includes building, contents and loss of income. Higher limits available.

\$20 million aggregate per building for residential, high-rise condominiums (building coverage only).

### Excluded classes:

- Properties located on Fire Island, N.Y.; Chesterfield, Mo.; Florida Keys; and Padre Island, Texas
- Properties built on stilts over water
- Properties with negative elevations
- Contents in basements
- Medical equipment
- Food and all types of perishable goods
- Manufactured homes

### Eligible properties:

One- to four-family residential dwellings and other residential dwellings, such as apartments, commercial properties and condominiums subject to underwriting eligibility.

The Excess Flood policy has been underwritten by Wells Fargo Special Risks through authority granted by certain underwriters at Lloyd's of London.

All other coverages underwritten by QBE Insurance Corporation.