

Private Market Flood Program - NFIP Alternative

This Private Flood Program is a private market commercial flood insurance alternative to NFIP and is designed to help commercial property owners to get a better flood coverage at more favorable terms.

How is it different from NFIP?

NFIP Coverage	CRIO Flood Program
Separate policy for each building	One master policy for all buildings
Scattered renewal dates	One renewal date
Policy limits may not match the A and V Zone flood deductible	Per occurrence limit matches the A and V Zone flood deductible
Possible coverage gap	No coverage gap
Actual Cash Value (ACV) coverage on buildings	Replacement cost value (RCV) coverage on buildings
No business interruption or loss of rents coverage	Business interruption/loss of rents can be included
Up to a 30 day waiting period	No waiting period

Key benefits

- One master policy for all buildings
- One renewal date
- Replacement cost value (RCV) coverage on buildings
- Business interruption / loss of rents can be included
- More flexibility in coverage terms than NFIP
- No waiting period

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