WHINS INSURANCE AGENCY

Residential Flood Insurance

Quote Readiness Checklist

Flood is excluded from almost every homeowners policy and is covered by a separate policy. The NFIP caps residential coverage at $250,000 for the building and $100,000 for contents; private flood markets can be written above those caps. Having the items below ready helps WHINS compare an NFIP quote against private primary and excess options. This checklist does not guarantee eligibility, coverage, or a specific rate.

Property Details

- [ ] Full property address, including ZIP code
- [ ] Flood zone, if known
- [ ] Year built, construction type, and number of stories
- [ ] Foundation type, and whether there is a basement or below-grade living space
- [ ] Square footage

Values and Limits

- [ ] Replacement cost estimate for the dwelling
- [ ] Desired building limit and contents limit
- [ ] Value of basement contents, detached structures, pools, or other property outside the main dwelling
- [ ] Whether replacement cost rather than actual cash value is required

Current Coverage

- [ ] Current flood policy or declarations page, if one exists
- [ ] Whether the current policy is NFIP or private
- [ ] Current flood deductible
- [ ] Renewal or expiration date

Lender and Timing

- [ ] Lender flood insurance requirement, including required limit
- [ ] Closing date or renewal date, so the policy waiting period can be accounted for

Loss History and Mitigation

- [ ] Prior flood losses, with dates and amounts (five-year history)
- [ ] Elevation certificate, if one exists
- [ ] Any flood mitigation or elevation work completed

Ready to start a review?
Visit whins.com/residential-flood-insurance to share these details, or contact WHINS directly.

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