

EXPORT LAWS AND FLOOD LINES

The below matrix was developed to assist agents with the export laws of the different flood lines. This document should be used for guidance purposes only.

FLOOD MATRIX	Diligent Effort	Disclosure	NFIP Disclosure (if applicable)
Personal Lines Residential Flood (Houses, Individual Condo Unit Owners)		✓	✓*
Personal Lines Residential Flood Excess (Houses, Individual Condo Unit Owners)		✓	
Commercial Flood Nonresidential (Office, Restaurant, Etc.)		✓	
Commercial Flood Nonresidential Excess (Office, Restaurant, Etc.)		✓	
Commercial Flood Residential (Condo Association, Apartments)	✓	✓	
Commercial Flood Residential Excess (Condo Association, Apartments)		✓	

F.S. 627.715 (8)

*An agent must provide a written notice to be signed by the applicant before the agent places flood insurance coverage with an admitted or surplus lines insurer for a property receiving flood insurance under the National Flood Insurance Program. The notice must notify the applicant that, if the applicant discontinues coverage under the National Flood Insurance Program which is provided at a subsidized rate, the full risk rate for flood insurance may apply to the property if the applicant later seeks to reinstate coverage under the program.



If you have any questions or need further assistance, please email us at agent.services@fslso.com or call Agent Services at the number below.

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