

Flood Insurance

Excess Flood Ineligible Risks

The Following Risks are Ineligible For Coverage in the Excess Flood Program

- Buildings located in, on or over water, or seaward of mean high tide
- Buildings located in an area designated as an undeveloped coastal barrier under the Coastal Barriers Resources Act (Public Law 97-348), or the Coastal Barrier Improvement Act of 1990 (Public Law 101-591)
- Buildings subject to the NFIP Emergency Flood Program
- Buildings located in an area not eligible for flood insurance under the NFIP
- Buildings which are ineligible for flood insurance for the NFIP
- Buildings in the course of construction are not currently eligible
- Mobile, manufactured and pre-fabricated homes, and container type buildings
- Frame buildings located in V zones which are not elevated on driven pilings
- Buildings located in V zones unless located behind the natural dune line, and the lowest flood elevation is equal to or above the base flood elevation level
- Buildings located on a hill with more than a 30-degree slope if built on pilings or piers (frame or concrete construction)
- Condominium buildings that qualify for the Residential Condominium Building Association Policy (RCBAP)
- Contents stored in the open and not in buildings; contents in basements or at elevations lower than the lowest elevated floor of an elevated Post-FIRM building
- Risks with more than two losses in the past 5 years, or any one loss in excess of \$150,000
- "Submit-for-rate" risks
- Pre-FIRM V zones and Post-FIRM V zones built prior to 1981.
- Contents only policies