




**After the FEMA Flood Insurance Reform act of 2012, insureds started seeing premium increases on their NFIP Flood policies. Quaker Special Risk can offer alternative pricing through one of our 18 PRIVATE FLOOD MARKETS.**

CUSTOMER'S CONCERN	QSR	OTHERS
Building Limits	\$10,000,000	\$250,000
Contents Limits	\$5,000,000	\$100,000
Replacement cost coverage on building	Included	Primary residences only
Replacement cost coverage on contents	Included	Not Available
Coinsurance Penalty	None	Yes
Surcharge for secondary residences	None	\$250
Elevation Certificate for Post-FIRM (SFHA)	Not Required	Required
Certified Flood Zone Determination	Not Required	Required
Multiple buildings on one policy	Yes	Not Available
Loss of Use	Yes	Not Available
Negative Elevations	Yes	Not Available
COBRA Zones & Nonparticipating communities	Yes	Not Available
Negative Elevations	Yes	Not Available
Contents &/or Equipment in the Basement	Yes	Not Available

If interested in a quote, please forward a [Primary Flood](#) app, an [Excess Flood](#) app, or a copy of the current NFIP terms. Elevation Certs & Flood Zone Determinations are NOT required, but they can help us obtain the most competitive pricing for your clients.