

LexElite® Personal Lines Insurance Excess Flood

Flooding affects all properties in all flood zones and it is an exposure that is frequently overlooked. Imagine a \$1,000,000 home carrying just \$250,000 of flood protection. This is often the case when a homeowner can only secure insurance from the National Flood Insurance Program. LexElite Excess Flood insurance provides higher limits in excess of primary flood coverage for a high value home that is exposed to flood.



Lexington Insurance is a leading provider of innovative coverages for high-value, complex, and unique personal lines exposures nationwide. As the leading U.S.-based surplus lines insurer, Lexington provides security, flexibility, and quality with each policy.

Coverage Highlights

- Coverage limits in excess of limits available under the National Flood Insurance Program (NFIP) or a write your own (WYO) program
- Customized coverage limits available
- Coverage is provided on a “follow form” basis to the underlying policy
- \$25,000 for debris removal above the coverage provided by the NFIP
- Coastal and non-coastal homes in any flood zones are eligible
- Single-family and multi-family dwellings available
- Secondary homes, rental homes, and condominium units available
- Additional living expense up to \$25,000 is provided for all primary homes
- Optional coverage extension for secondary homes to provide the difference in actual cash valuation and replacement cost valuation

Lexington is committed to providing innovative products to meet our customers’ needs and changes in the marketplace.

Claims Services

LexElite claims are handled by professionals experienced in processing claims for complex personal lines exposures.

Contact

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Lexington Insurance Company, an AIG company, is the leading U.S.-based surplus lines insurer.

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