

Product Comparison

Coverage & Guidelines	PALOMAR FLOOD	NFIP
Elevation Certificate	Not Required	May be Required
Coverages (À la carte)		
Dwelling Coverage	Limit Up to \$5,000,000	Limit up to \$250,000
Personal Property	Limit Up to \$1,000,000	Limit up to \$100,000
Artwork, photographs, collectibles, jewelry, etc.	Same as NFIP	Sub-Limit Up to \$2,500
Loss of Use	Up to \$50,000	N/A
Other Coverage		
Debris Removal	\$500,000 or Cov. A limit (whichever is less)	Up to \$250,000
Loss Avoidance Measures	Same as NFIP	\$1,000
Increased Cost of Compliance	Same as NFIP	\$30,000
Replacement Cost Value	Optional Endorsement	N/A
Deductible	Fixed Deductible as low as \$500 (single-site)	Fixed Deductible as low as \$1,000
Waiting Period	None (Subject to Weather Moratorium)	30 days
Eligibility		
Occupied	No occupancy clause	Primary and Non-Primary Residence (w/Surcharge)
Claims History	No Flood Claims in past 10 years	Subject to Repetitive Loss Surcharge
Rating	Proprietary Rating System	Based on NFIP Flood Zone
Cancellation/Non-Renewal	Same as NFIP	
Accepted by Mortgages	Same as NFIP	Yes
Excess Policy Option	Yes	N/A
Acceptable Occupancies	1 – 4 unit family dwellings Condo unit-owner coverage available in select states	
Restrictions	No flood loss in last 10 years and no flood loss excess of \$150,000 No mobile or manufactured homes No homes located in, on, over water, or seaward of mean high tide	

QUESTIONS?

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