

Where Standard Flood Coverage Falls Short

As home insurance rates soften across the industry, homeowners' dollars are able to go further and secure more comprehensive coverage for their homes. This shift creates a strategic opportunity for retail agents to reassess current policies and identify areas where clients may be underinsured.

Now is an ideal time to help homeowners explore different options to make sure their property has the best coverage that fits their budget. While some homeowners may need the standard \$250k in property coverage, with up to \$100k in contents, many need something more specialized.

Identifying those clients is a real opportunity. Recognizing these gaps not only strengthens client relationships but also positions agents as trusted advisors rather than transactional partners. Most homeowners have some degree of flood exposure; recognizing where those limitations exist allows agents to step in with smarter, more complete solutions – like those offered through the [Amwins IQ](#) platform.



High-risk flood zones demand broader protection

If a building in a **high-risk flood zone** is required to purchase flood insurance by their lender, there is a strong likelihood of meaningful exposure to flood damage. Properties in high-risk flood zones are expected to generate at least some level of flood loss nearly 30% of the time over the life of a standard 30-year mortgage.

The closer a property is to a flood source, both by elevation and by proximity, the greater the chance of a significant loss. In these scenarios, minimum required coverage often falls short. Stepping up to excess or supplemental flood options helps ensure clients aren't left exposed when a major loss hits.



Higher-value homes need more coverage

Most residential flood policies offer coverage up to \$250,000. For higher-value homes, that is nowhere near adequate. This is especially true for properties located high-risk flood zones (Flood Zone A or V). There is an array of options for coverage limits and excess coverage above the traditional \$250,000 limit is widely available as well as higher limit primary options. These solutions help ensure that reconstruction costs, which continue to rise, are more accurately reflected in the coverage selected.



Deals don't wait and coverage can't either

If there's a need for speed, there are often options that can be purchased more quickly than the National Flood Insurance Program (NFIP), a critical advantage in time-sensitive transactions. This is particularly important if the federal government is shut down, which can delay NFIP processing.

Most private flood policies offer shorter waiting periods, typically around seven days, compared to the NFIP's 30-day waiting period. Having access to these alternatives allows agents to meet client deadlines without sacrificing coverage quality.



Help clients unlock savings

With more flood insurance options entering the market each year, today's environment creates new opportunities to revisit existing coverage and uncover potential savings.

For agents, this is a chance to take a fresh look at current policies and help ensure that clients are not overpaying for outdated coverage structures or limits that no longer reflect their needs. Even small adjustments, whether in coverage amounts, deductibles or policy structure, can lead to more efficient pricing.

By proactively reviewing flood placements, agents can identify ways to better align cost with exposure while reinforcing their value as a strategic partner in managing risk.

We help you win

At Amwins, we give our retail agents what they need to be successful. The Amwins flood team offers an expanding range of coverage options, including limits up to \$5M, excess coverages and the flexibility to deliver specialized flood insurance solutions for a wide variety of clients.

Beyond product availability, Amwins provides agents with the tools and expertise needed to confidently navigate complex flood placements. Most importantly, price remains a key factor in flood insurance, and Amwins delivers competitive pricing through the [IQ platform](#), an online marketplace supported by an experienced team of underwriters.

Click [here](#) to learn more.

Insights provided by:

- Ivan Maddox, SVP, Amwins Access

CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

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