

MSI Flood vs. National Flood Insurance Program (NFIP)

Feature	MSI Flood	NFIP
Building	Up to \$1.25M	Up to \$250K
Contents	Up to \$1.25M	Up to \$100K
Other Structures	Up to \$1.25M	Limited
Loss of Use	Included	Not Available
Loss Settlement	Replacement Cost (RCV)	Actual Cash Value (ACV)
Increased Cost of Compliance	\$30,000	\$30,000
Waiting Period	5 days	30 days