

Underwriting Reference Guide

Residential Flood Marketplace



Coverage Options

Program	TIV	Building	Contents	Other Structures	Loss of Use	Loss Settlement	ICC	Waiting Period*
Sutton	\$1.25M Max	\$1.25M	\$425,000#	Same as NFIP^	See Coverall Endorsement Below	RCV	\$30K	5 days
Hiscox	\$2.5M Max	\$1.9M	\$1.33M	10% of Cov. A	20% of Cov. A	RCV	\$30K or 5% of Cov. A**	7 days

Program Highlights

- No elevation certificates or appraisals required
- High resolution data within our technology makes quoting and binding easier
- Competitive rates: On average 10% more cost effective than NFIP
- Industry-leading customer service
- Hiscox
 - Full Value Option has a 20% co-insurance penalty at the time of claim if the home is not at least 80% of replacement cost.

Sutton Program - Coverall Endorsement

- \$10,000 available for direct physical loss to the following:
 - Swimming pools, spa, hot tubs and equipment
 - Outdoor walkways
 - Decks
 - Bridges
 - Fences
 - Gazebos
 - Food spoilage
 - Emergency expenses
 - Loss of Use

Ineligible Risks

- Buildings located partially or fully over water
- Buildings not walled and roofed
- Buildings located in areas defined within the Coastal Barrier Resource Act
- Farms
- Condominiums
- Mobile/Manufactured homes
- Severe Repetitive Loss (SRL) properties as defined by FEMA
- Risks where more than 50% of the contents/personal property are located on a subgrade floor
- Buildings located in islands and barrier islands for MSI flood

Footnotes:
 *No wait for loan closing
 **Whichever is greater

^Other Structures limited to 10% of Coverage A for detached garages not used for business or living.
 #The total amount for Building and contents combined is \$1.25 million

Product Availability

- Sutton
 - Available in **all states excluding:** AK, HI, KY, & LA
- Hiscox
 - Available state: CA, FL, GA, IL, MA, MI, NC, NJ, NY, OH, SC, TX, VA, WA



Contact a Team Member

- | | | |
|--|------------------------|-----------------------------|
| | Billing | 844-994-4601 |
| | Underwriting | 844-788-0163 |
| | Claims | 844-306-0752 |
| | Underwriting | PL-Underwriting@msimga.com |
| | Claims | claimsprocessing@msimga.com |
| | Agency Services | agencyservices@msimga.com |

Make a Payment

Payment Address

MSI
 P.O. Box 210788
 Bedford, TX, 76095

Overnight Payment Address

MSI
 9151 Blvd 26, Suite 325B
 North Richland Hills, TX 76180

**We'll automatically charge the payment method on file for any remaining plan installments until the policy is cancelled.*

**Please maintain on file if applicable*