



Building
Insurance
Better™



MSI Flood

A Smarter Choice for Flood Protection

MSI's private flood insurance program is designed to close the gaps left by the National Flood Insurance Program (NFIP). Offering more flexibility, faster processing, and competitive pricing, without sacrificing coverage.

Key Coverage Comparison

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	\$30K	\$30K
Waiting Period	5 days	30 days

Product Availability

Available in **all states excluding**: AK, HI, KY, & LA



MSI Program Highlights

- No elevation certificates or appraisals required
- 10% more cost-effective on average compared to NFIP
- Advanced data & technology make quoting and binding simple
- Industry-leading customer service & claims support

Additional Coverages

Coverall Endorsement

- Swimming pools, spas, hot tubs, equipment
- Outdoor walkways, decks, bridges, fences, gazebos
- Food spoilage & emergency expenses
- Temporary living expenses if the home is unlivable

How Your Customers Benefit

- Higher limits for better protection
- Faster policy issuance
 - 5-day wait vs. NFIP's 30 days
- Broader coverage and fewer restrictions
- Competitive pricing

For more information visit:

msimga.com