



Lender Placed Flood Insurance

Not Just Flood Protection. Experienced Flood Protection.

Flood insurance is flood insurance. True or false?

When it comes to securing flood coverage for your portfolio, you do not want just any kind of flood protection. You want experienced flood protection.

The secure feeling that the coverage you placed will be there in case of a loss. The ability to get coverage when you need it. The comfort in knowing that expert advice is just a phone call away. You want protection through an experienced and reputable organization.

The benefit of experience. The power of knowledge.

As one of the pioneers of lender-placed flood insurance in the United States, WNC has more than thirty years of experience providing flood insurance to thousands of financial institutions.

Established in 1962, WNC is a wholly owned company of Tokio Marine Kiln - one of the largest managing agents in the Lloyd's insurance market and a member of the Tokio Marine Group - among the world's strongest and largest insurance companies with a market capitalization of \$31 billion.

With WNC, you gain the benefit of experience, the power of knowledge and the protection you want. Through our Lender Placed Flood Insurance Program, you receive the following important benefits:

- **Experienced and reliable protection**
You can place insurance on a mortgaged property at any time and know that coverage will be there when a loss occurs. No waiting, no fuss, no hassle. More than a dozen major benefits await you (see other side).
- **Quick, easy and convenient**
You can order coverage by mail, fax, email, data transmission, or FTP.

- **Compliance support**

You achieve compliance with the Federal mandatory flood insurance purchase guidelines.

- **Fast and efficient claims processing**

A WNC-owned and operated claims administration company handles your claims promptly, professionally and accurately.

- **Dedicated, knowledgeable and friendly Customer Care**

Highly trained Customer Care professionals are always ready to assist you and your borrowers with any questions or problems.

Voice of Satisfaction



A client had this to say:

"I just got off the phone with our customer who literally broke down and cried she was so happy to hear the news about her claim. Certainly, this settlement has far exceeded the best practices. You have all gone above and beyond the call of duty and I am very, very satisfied. Thanks again very much!"

Frankie Anderson, Flood Compliance Specialist
Everhome Mortgage Company, EverBank
(now TIAA Bank)

Join thousands of financial institutions who now enjoy the benefits of experienced, quick and convenient flood insurance protection.

Talk to your WNC representative or give us a call today at **800-798-5522** and ask for the Lender Placed Product Group.

14110 N. Dallas Parkway, Suite 300, Dallas, TX 75254

📞 800-798-5522 📧 ContactUs@wncfirst.com

www.wncfirst.com

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Lender Placed Flood Insurance

Strength. Service. Specialty.™

Major Benefits

- Backed by insurers rated “A” (Excellent) or better by A.M. Best Company
- Billions of dollars in insuring capacity
- Immediate coverage – no waiting period
- Minimal property and loan information required to place coverage
- Coverage can be backdated up to 30 days – giving you up to 90 days of critical interim coverage pending borrower response
- Automatic Coverage (subject to eligibility criteria)
- Flexible borrower notification letter cycle
- Blanket coverage available
- Coverage available in Coastal Barrier Resources System areas
- Coverage automatically renews
- Increased Cost of Compliance (ICC) coverage up to \$30,000 included

Coverage Information

1-4 Family Residential Properties

- Replacement Cost coverage on owner-occupied dwellings
- Actual Cash Value coverage on tenant-occupied properties
- No co-insurance requirement
- Temporary Housing Expense coverage up to \$1,000 per loss
- Mobile Home coverage
- Unit Owner loss assessment coverage for underinsured condo associations
- Up to \$250,000 in building coverage for 1-4 family dwellings

- Up to \$500,000 for 5+ multi-family dwellings
- Up to \$120,000 in contents coverage (if part of loan security)
- \$1,000 standard deductible (options available)

Commercial Properties

- Actual Cash Value coverage on Building
- Coverage for commercial condominium units
- Coverage for hotels, motels, retail stores and other business establishments
- No co-insurance requirement
- Up to \$500,000 in building coverage (higher limits available)
- Up to \$500,000 in contents coverage (if part of loan security)
- \$1,000 standard deductible (options available)

Call Today

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