



## **DUAL EXCESS FLOOD FAQ**

### **How can I amend the limits?**

- You are unable to amend online, an email must be sent to [xfloodsubmissions@dualcommercial.com](mailto:xfloodsubmissions@dualcommercial.com)  
Please include requested limit, confirm replacement cost of building, named insured and quote number

### **How do I purchase coverage?**

- Login to the DUAL site via your NFIP platform. Locate and select the excess quote along the right hand side in order to switch over to the DUAL website. Once the quote has been located on our DUAL site, you will then select submit to bind request. Underwriters will receive notice and provide feedback.

### **How do we amend the policy effective date or add a lender?**

- Once the bind request is received, our underwriter will confirm the policy effective date and amend if needed. The same would apply when updating a lender.

### **What is the deductible on the policy?**

- On excess flood policies, the Primary flood/NFIP is the deductible. Once the Primary flood/NFIP reaches its full limits, our excess flood policy would apply.

### **Are we able to pay policies via Credit Card?**

- Unfortunately we are not able to accept credit cards. All excess policies are setup as Agency Bill.

### **What forms are required to purchase an excess flood policy?**

- We will require a completed Surplus line form, which is attached to the quote. We also require confirmation of no prior flood losses and an elevation certificate if applicable.

### **Do you require a signed Excess Flood application?**

- We do not require a signed excess flood application when binding coverage. Since we are receiving your submission via your primary carrier, we are accepting the NFIP as our signed documentation. If you would like an application, please complete the [Excess Flood questionnaire](#)

### **Are we able to quote a policy that is not currently with my NFIP carrier but will rollover at renewal?**

- Yes, please submit this request to [xfloodsubmissions@dualcommercial.com](mailto:xfloodsubmissions@dualcommercial.com)  
When submitting please include a copy of the underlining Flood policy, completed [excess flood application](#) and elevation certificate of applicable.

### **Does the excess flood policy have a waiting period?**

- Only when we are in a moratorium period would a waiting period apply, as we are unable to place new policies during this time frame. When there is no moratorium, no waiting period would apply. However the policy effective date should be in conjunction with your primary Flood policy.