

# JHA

# JOHN HILL AGENCY

I N S U R A N C E

## Flood Insurance



## Private Flood

VS

Stands for National Flood Insurance Program

Financially backed & administered by Federal government

Can be required for certain loans (like FHA and VA loans)

Coverage maxes out at \$250k for home replacement.

Requires payment in full

Can offer very competitive rates for elevated homes

May Require an Elevation Certificate

Is written by various insurance companies

Financially backed by private companies

No surcharge for secondary or seasonal homes

Coverage limits available to cover entire value of home in most cases

Offers payment plans

Competitive pricing available in all markets

Rarely requires an Elevation Certificate

[info@johnhillagency.com](mailto:info@johnhillagency.com)

732-269-0800

[www.johnhillagency.com](http://www.johnhillagency.com)