HISCOX
LONDON MARKET

Hiscox FloodPlus
Residential appetite guide

Flood risk appetite
There are exceptions to the below.



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Excluded/declined

Declined occupancies

- Manufactured homes.
- Mobile homes.
- Pre-fabricated.
- Modular homes.
- Docks or houseboats.
- Structures with commercial exposure.
- Asbestos constructions.
- Apartments and condominium buildings and units.
- Multi-family – unless less than four units/families.

Declined flood zones/areas

- Any risks located in Alaska or Hawaii.
- CBRA zone risks.
- Risks located in a FEMA floodway.

Declined risk factors

- A non-residential address.
- Any history of prior losses.
- Any risk with existing or unrepaired flood damage.
- Buildings partially or entirely over water.
- Structures not on a permanent or fixed foundation.
- Primary/full value – dwellings with a replacement cost greater than $4.5 million or with TIVs over $5 million.
- If the finished status of a basement or crawlspace or enclosure is unknown.
- Personal property only coverage.
- Excess – dwellings with a replacement cost greater than $5 million.
- Dwellings replacement cost value (RCV) not known.
- Loss of use only coverage.
- If contents cover is requested, the contents limit must be within the pre-defined range by occupancy which is a maximum of 70% dwelling for primary, secondary, seasonal.
- Tenanted – 0% for vacant renovation or course of construction.