



Protection for the unexpected.

Flood Insurance Made Simple for *Hawaii* Homeowners



ioat

Centauri
INSURANCE® 



ARE YOU AT RISK FOR A FLOOD?

HERE ARE SOME THINGS YOU SHOULD KNOW
ABOUT FLOODS & COVERAGE IN *Hawaii*

A flood can happen anywhere and anytime. Centauri Insurance's new flood coverage protects not just your home, but your *ohana* and your quality of life.

- Floods are the **MOST** common natural disaster.
- Homeowners policies typically do **NOT** cover losses from floods. Flood insurance **MUST** be purchased separately.
- The state of *Hawaii* is at risk for bouts of heavy rain, flash floods, tsunamis and ocean surges which can cause flooding.
- Just a **FEW** inches of water in your home can cause tens of thousands of dollars in damage.
- Nearly **25%** of flood insurance claims occur in low to moderate risk flood areas.

COVERAGE COMPARISON

Centauri Insurance is proud to offer an innovative alternative to NFIP flood coverage for *Hawaii* homeowners. We've simplified the process with a single, more sensible policy to include flood coverage.

CENTAURI'S FLOOD ENDORSEMENT	NFIP
Premiums average 15% LOWER	HIGHER premiums
NO NFIP FEES or assessments	NFIP FEES and assessments
ONE SIMPLE POLICY Combine Coverages & Billing for Hurricane, Earthquake & Flood	SEPARATE POLICIES SEPARATE BILLING for Hurricane, Earthquake & Flood
REPLACEMENT COST Coverage for Contents*	ACTUAL CASH VALUE Coverage for Contents
Dwelling Coverage up to \$2,000,000	Dwelling Coverage up to \$250,000
Contents Coverage up to \$500,000	Contents Coverage up to \$100,000
LOSS OF USE COVERAGE Additional Living Expense \$5,000	NO COVERAGE
NO WAITING Period	30-DAY WAITING Period
NO UNCERTAINTY over continued government funding/approval	UNCERTAINTY over continued government funding/approval

**Applies to ALL dwellings (not just principle residence) & personal property coverage.*

The following risks are ineligible:

- Risks located in a V Flood Zone
- Risks that are negatively elevated
- Risks within 2,500 feet of saltwater
- Risks with prior flood losses
- Risks in the 96714 zip code

BIG ON PROTECTION BIG ON PEOPLE

We specialize in Residential Hurricane, Earthquake and Flood Insurance offering a wide range of coverages tailored to your individual needs, including loss or damage to your home, additional living expenses and temporary repairs.

Count on Centauri Insurance for the coverage you need. Our promise is to be there when you need us, by having your interest in mind in everything we do. This is our commitment to you storm after storm.



As always, if you have questions regarding your policy or our products, please contact your local independent insurance agent.

Agent Customer Service:

808.237.5060 [Hawaii](#)

Claims Toll Free:

866.789.4228 [Hawaii](#)

For More Information:

CentauriInsurance.com



Information in this brochure is a summary for illustrative purposes only. Please refer to policy for coverage details. Insurance products are issued & underwritten by Centauri Specialty Insurance Company & subject to underwriting review & approval. Products may not be available in all states. Not all properties are eligible. Check underwriting guidelines for information. Copyright 2016 Centauri Specialty Insurance Company.