Neptune vs. NFIP: A new, smarter, flood solution

	NEPTUNE	NFIP
EC & Photos Required	NO	YES
Max Building Coverage	\$1 million	\$250K
Max Contents Coverage	\$250K	\$100K
Deductibles	up to \$50K	up to \$10K
Waiting Period	5 Days (Can be sooner if needed for mortgage closing)	30 days
Additional Coverages	TLE, RC on contents, Pool, Det. structures	NONE

