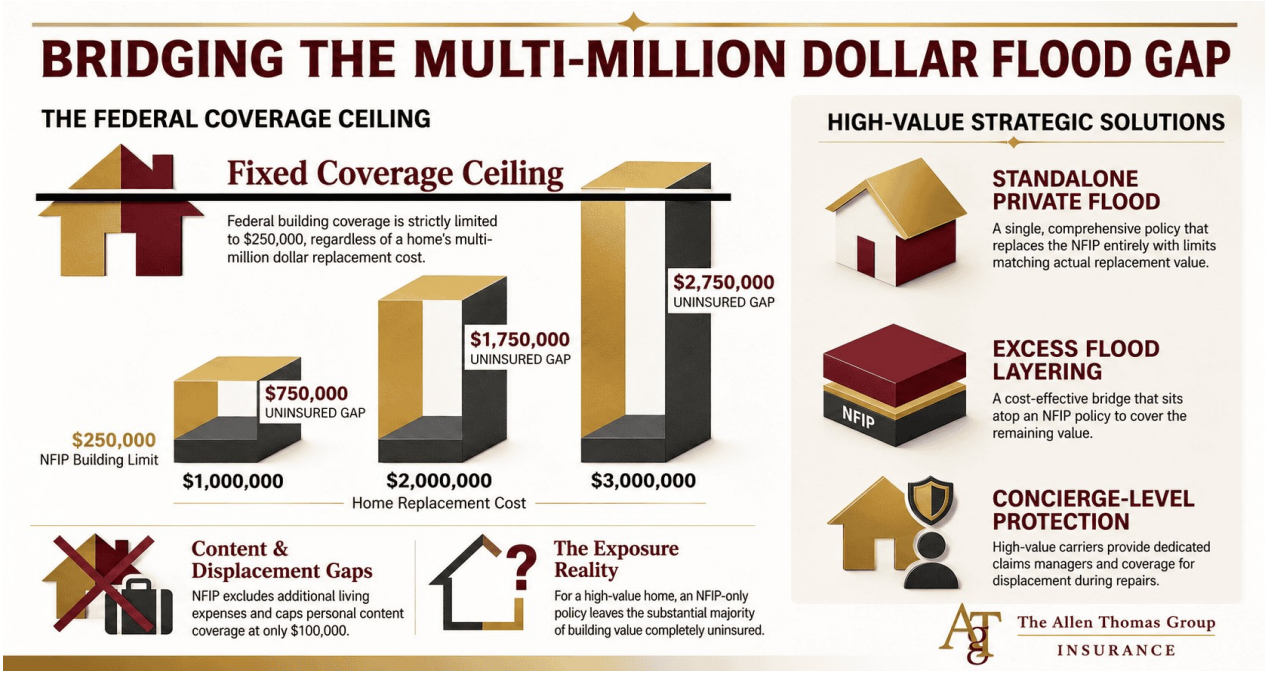


The Allen Thomas Group Addresses Flood Coverage Gaps Facing High Value Homeowners

September 03, 2026

Akron, Ohio - September 03, 2026 -

The Allen Thomas Group, an independent insurance agency, has published new guidance examining the significant flood coverage gaps that affect owners of high-value and luxury homes. The guidance focuses on the limitations of the National Flood Insurance Program and the strategies available to close the resulting shortfall for properties with substantial replacement costs.

The National Flood Insurance Program caps residential building coverage at 250,000 dollars. For a home with a replacement cost of two million dollars or more, that limit leaves a considerable portion of the structure unprotected against flood-related losses. The new guidance details this gap across homes with replacement costs ranging from 750,000 dollars to three million dollars, illustrating how the exposure grows as property values increase.

The resource, available at https://allenthomasgroup.com/high-value-homeowners-insurance/flood/, outlines two primary methods for closing the gap. Private flood insurance can replace a National Flood Insurance

Program policy entirely, while excess flood insurance supplements the underlying policy with additional limits. The guidance also reviews high-value carrier flood programs offered through PURE Insurance, Aon Edge, and Chubb, and it examines flood risk considerations specific to Florida, Minnesota, and West Virginia.

The agency's material connects flood protection to the broader subject of Understanding High Value Home Insurance Protection, noting that standard homeowners policies frequently underinsure rebuild costs, personal belongings, and liability. A comprehensive approach, according to the guidance, includes full replacement cost coverage, extended or guaranteed replacement cost, personal umbrella protection, and coverage for water backup and service lines.

"High-net-worth homeowners often assume their standard policy fully reflects the cost to rebuild, but the reality is very different once flood exposure enters the picture," said Joe Race of The Allen Thomas Group. "The 250,000 dollar cap under the National Flood Insurance Program was never designed for a multimillion-dollar residence, and that leaves a meaningful gap that many owners do not discover until after a loss."

The guidance also emphasizes the role of properly documenting personal property. Scheduling Your Valuables allows homeowners to list high-worth items such as jewelry, art, and collectibles individually, ensuring those possessions are covered for their actual value rather than the sublimits found in standard policies.

"As an independent insurance agency, The Allen Thomas Group can compare carriers that specialize in high-value residences," Race said. "That means matching coverage to the true cost to rebuild and replace, rather than accepting the constraints of a one-size-fits-all approach."

The Allen Thomas Group works with multiple carriers to structure flood and homeowners coverage for luxury properties, layering National Flood Insurance Program and excess flood policies where appropriate. The agency provides regular policy reviews to help ensure coverage keeps pace with changing property values and risk conditions.

The Allen Thomas Group is a top-rated independent insurance agency based in Akron, Ohio. The agency offers personal insurance, including auto, home, and life coverage, as well as comprehensive business insurance across a wide range of industries. The Allen Thomas Group works with multiple insurance companies to provide customized coverage solutions supported by dedicated local agents and ongoing policy reviews.

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For more information about The Allen Thomas Group, contact the company here:The Allen Thomas GroupJoe Race(440) 826-3676info@atgins.com453 S High St Ste 101, Akron, OH 44311


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decided to venture into the insurance industry. Initially, ATG offered solutions to help individual and corporate clients meet their insurance and safety objectives. However, they soon realized that the captive insurance market was not meeting the unique needs of their clients. To address this issue, they developed a smart and easy process to offer insurance that was tailored to their specific needs. One of the biggest challenges faced by clients was the lengthy and complex process of getting quotes from multiple insurance carriers. To ease this burden, ATG developed a streamlined process to take care of this task for their clients. In 2008, ATG began offering customized insurance options sourced from multiple carriers. This allowed them to find the right insurance coverage from the right carrier, at the best price. Clients no longer have to worry about paying too much for insurance or sacrificing their coverage for better rates. ATG offers a wide range of insurance options, including personal and business insurance. For businesses, they offer policies that protect the most valuable assets of a company, including liability, errors and omissions, commercial auto insurance, and business insurance. At ATG, their concierge level of service and commitment to their clients has made them known as the smart and easy way to buy insurance. They are committed to providing the best possible service to their clients and helping them protect their assets. If you are looking for a reliable insurance agency, consider ATG. You can get a free quote today and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at The Allen Thomas Group. In addition to their business insurance offerings, ATG also provides personal insurance options such as home insurance, life insurance, and personal auto insurance. They understand that each client has unique needs and concerns, and they strive to provide personalized solutions to meet those needs. At ATG, they believe that insurance is not just about protecting assets, but also about protecting people. Their team of experienced professionals is dedicated to helping clients make informed decisions about their insurance coverage. They take the time to listen to their clients' concerns and provide them with the knowledge and guidance they need to make the best decisions for themselves and their families. With a focus on customer service, ATG goes above and beyond to ensure that their clients are satisfied with their insurance policies. They are always available to answer questions, provide assistance, and help clients make changes to their policies as needed. If you are looking for a reliable insurance agency that provides customized insurance options for your personal or business needs, look no further than The Allen Thomas Group. Contact them today to get a free quote and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at ATG.",

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The Allen Thomas Group

The Allen Thomas Group offers a wide range of insurance options, including both customized personal and business insurance.

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