

# Flow Flood Launches Coastal Protect to Expand Coverage in CBRA and V-Zones

*Coastal Protect provides agents with flood coverage for CBRA and V-Zone properties, eliminating foundation restrictions and expanding market access.*

DESTIN, FL, UNITED STATES, September 9, 2025 /EINPresswire.com/ -- Flow Flood, a leading flood insurance marketplace for independent agents and agencies, today announced the launch of [Coastal Protect](#), a new private flood insurance product designed specifically for properties in CBRA (Coastal Barrier Resources Act) and V-Zone areas.

For decades, agents and property owners have faced significant challenges placing coverage in these high-risk coastal zones. Traditional carriers often decline business outright, while NFIP (National Flood Insurance Program) options remain limited in scope and coverage. Coastal Protect was created to close that gap.

## Key Features of Coastal Protect:

Coverage available for CBRA and V-Zone properties

No foundation restrictions

Flexible rating and streamlined quoting through the [Flow Flood Marketplace](#)

Fewer unnecessary declinations, creating new opportunities for agents to place coastal business

“Coastal Protect is a direct response to feedback from agents who told us how difficult it was to



**COASTAL  
PROTECT**

Coastal Protect



**Flow Flood**

Flow Flood expands flood coverage with innovative products like Coastal Protect for CBRA and V-Zone properties.



Coastal Protect empowers agents to place coastal business that was once uninsurable while protecting communities at the highest risk.”

*Abbe Sultan, Co-Founder and CMO, Flow Flood*

find solutions for coastal properties,” said Abbe Sultan, Co-Founder and CMO of Flow Flood. “We built this product to empower agents, expand access to flood coverage, and strengthen resilience for communities that are most at risk.”

The launch of Coastal Protect comes at a time when flood risk continues to grow. According to FEMA, just one inch of water can cause \$25,000 in damage, yet adoption rates for flood insurance remain low nationwide. Coastal regions are especially vulnerable, with properties in CBRA and V-

Zone areas facing some of the highest risks and fewest coverage options.

Flow Flood has built its reputation by providing agents access to [NFIP and multiple private flood carriers](#) in a single digital platform. With the addition of Coastal Protect, Flow Flood now delivers a more comprehensive suite of solutions for both residential and commercial flood risks.

“Our mission has always been simple: make flood insurance easier for agents and more accessible for clients,” said Mike Pallas, Co-Founder and CEO of Flow Flood. “Coastal Protect is another step forward in helping agents write business that was once considered uninsurable.”

#### About Flow Flood

Flow Flood is a flood insurance marketplace built for independent agents and agencies. By combining NFIP with multiple private flood carriers in one platform, Flow Flood simplifies quoting, expands coverage opportunities, and empowers agents to grow their flood business. Flow Flood is appointed with leading London syndicates and continues to expand its solutions nationwide.

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