

Succeed with ICAT

Announcing a new residential standalone earthquake coverage that's affordable, flexible and right for more homeowners.

Product Highlights

- > Flexible deductible options — as low as 2% in most areas.
- > Standard, Comprehensive and Comprehensive Plus coverage options.
- > Comprehensive provides complete coverage for contents and up to \$250K in loss of use.
- > Enhanced coverage available for items such as pools and valuables.
- > Competitive rates due to sophisticated pricing models — 15-45% below the competition on superior risks.
- > Simple online quoting platform, available 24/7.
- > Admitted product on A-rated paper.
- > Flexible payment options including full-pay, 3-day and 10-pay plans with recurring credit card.
- > 10% commission, no minimum commitment.
- > Responsive, knowledgeable ICAT team.

Limits

| Coverage Type | Standard Bundle | Comprehensive Bundle | Comprehensive Plus Bundle |
|-------------------------------|-------------------------|--|--|
| Coverage A: Dwelling | \$70,000 to \$5,000,000 | \$70,000 to \$5,000,000 | \$70,000 to \$5,000,000 |
| Coverage B: Other Structures | No Coverage | Up to 10% of the Coverage A limit. Includes sublimits and exclusions for some types of appurtenant structures. | Up to 10% of the Coverage A limit. Coverage for swimming pools is increased \$25K. Includes sublimits and exclusions for some types of appurtenant structures. |
| Coverage C: Personal Property | \$5,000 | Up to 50% of the Coverage A limit. Includes sublimits for some types of personal property. | Up to 50% of the Coverage A limit. Includes increased sublimits for some types of personal property. |
| Coverage D: Loss of Use | \$1,500 | Up to 20% of the Coverage A limit with a max of \$25,000. | Up to 20% of Coverage A limit with a max of \$250,000. |

Product Details

- > Standalone residential single family Earthquake Named Peril policy, written on A-rated paper.
- > All percent deductibles and limits apply separately by line of coverage. No deductible for Coverage D Loss Of Use.
- > Distributed through independent retail agents appointed by ICAT.
- > Dwellings built prior to 1972 are eligible for lower premiums if retrofitted.

> **ICAT — Getting you back on solid ground.**



Earthquake
Homeowner
Insurance

ICAT, established in 1998, is a leading provider of property insurance to residences and businesses in catastrophe exposed regions of the US.

ICAT principally operates from its offices in Colorado and underwrites on behalf of its dedicated Lloyd's syndicate, ICAT 4242, and other Carriers.

icat

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