Getting you back on solid ground

Earthquake homeowner insurance

Through more affordable, flexible and complete residential earthquake insurance, ICAT aims to give peace of mind to more families. ICAT’s residential quake policies cover your residence, ample personal property and living expenses, to ensure that you can live comfortably and rebuild your home after a loss.

ICAT, established in 1998, is an elite provider of catastrophe insurance to homeowners and business owners in catastrophe-exposed regions of the United States.

ICAT offers coverage in 38 states and the District of Columbia, has serviced over 345,700 customers and underwrites on behalf of strong carriers. ICAT principally operates from its offices in Colorado.

Property owner responding to the Boulder Claims President arriving at his property within hours of the Napa Earthquake to assess possible damage.

“I am so impressed you are already here. This is service.”
— Stephen T., Napa, CA
Earthquake homeowner insurance

Do I need Earthquake Insurance?

Earthquakes are real concerns for California homeowners. A recent USGS study puts the odds of having a magnitude 6.7 (the same magnitude as the 1994 Northridge Earthquake) or greater quake in California at more than 99% during the next 30 years. Most homeowners’ insurance policies do not cover damage and loss caused by earthquakes. Many people imagine that earthquake coverage is too costly, choosing to personally absorb the risk of major damage to their home and property. But that doesn’t have to be the case. You may be surprised at how affordable an ICAT policy can be.

The ICAT Solution offers tremendous advantages compared to other options.

**Flexible and lower deductible options.** Many companies offer only a 15% deductible, and even the California Earthquake Authority will go no lower than 5%. ICAT customers can select deductibles as low as 2% and up to 25%. Lower deductibles ease the pain of rebuilding after a major loss.

**Complete coverage.** Instead of single-limit and low-limit coverage offered by some providers, ICAT Earthquake Homeowner insurance offers separate limits and deductibles for each line of coverage. Full coverage for contents, enhanced coverage for swimming pools and the cost of being displaced from your home are also available. A Standard Coverage option is also available.

**Multiple payment options.** Include full-pay, 3-pay and 10-pay plans with recurring credit card.

**Greater affordability.** Sophisticated pricing models help ensure you don’t overpay for coverage.

**Superior service.** Our sales, service and claims representatives are recognized for providing a superior experience to policyholders.

**Dedicated claims management.** All claims are handled by our experienced sister company, Boulder Claims, to ensure fast and accurate payment in the event of a loss.

---

### Coverage Options

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Standard Bundle</th>
<th>Comprehensive Bundle</th>
<th>Comprehensive Plus Bundle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage A: Dwelling</td>
<td>$70,000 to $5M</td>
<td>$70,000 to $5M*</td>
<td>$70,000 to $5M*</td>
</tr>
<tr>
<td>Coverage B: Other Structures</td>
<td>No Coverage</td>
<td>Up to 10% of the Coverage A limit. Includes sublimits and exclusions for some types of appurtenant structures.</td>
<td>Up to 10% of the Coverage A limit. Coverage for swimming pools is increased $100K. Includes sublimits and exclusions for some types of appurtenant structures.</td>
</tr>
<tr>
<td>Coverage C: Personal Property</td>
<td>$5,000</td>
<td>Up to 50% of Coverage A limit. Includes sublimits for some types of personal property.</td>
<td>Up to 50% of Coverage A limit. Includes increased sublimits for some types of personal property.</td>
</tr>
<tr>
<td>Coverage D: Loss of Use</td>
<td>$1,500</td>
<td>Up to 20% of Coverage A limit with a max of $25,000.</td>
<td>Up to 20% of Coverage A limit with a max of $250,000</td>
</tr>
</tbody>
</table>

---

**Why ICAT?**

- Founded in 2005, Boulder Claims is a wholly owned subsidiary of ICAT and services all ICAT homeowners’ policies, as well as our commercial Earthquake and Hurricane policies.
- We have handled 22,000 claims and 19 catastrophes and take pride in the expediency of our claims payments.
- Being prepared and responsive is what we do. We practice multiple annual catastrophe “drills”. Our preparedness for an event was demonstrated during the 2014 Napa Earthquake when the President of Boulder Claims was in Napa assessing damage by 1pm the day of the earthquake.
- ICAT — Getting you back on solid ground.

---

ICAT works with licensed California insurance brokers.

To get this coverage, please contact your retail agent and ask for an ICAT Earthquake Homeowner Insurance quote. Your agent will help you select the coverage and deductible options that best fit your budget.

---

**Coverage Options**

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Standard Bundle</th>
<th>Comprehensive Bundle</th>
<th>Comprehensive Plus Bundle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage A: Dwelling</td>
<td>$70,000 to $5M</td>
<td>$70,000 to $5M*</td>
<td>$70,000 to $5M*</td>
</tr>
<tr>
<td>Coverage B: Other Structures</td>
<td>No Coverage</td>
<td>Up to 10% of the Coverage A limit. Includes sublimits and exclusions for some types of appurtenant structures.</td>
<td>Up to 10% of the Coverage A limit. Coverage for swimming pools is increased $100K. Includes sublimits and exclusions for some types of appurtenant structures.</td>
</tr>
<tr>
<td>Coverage C: Personal Property</td>
<td>$5,000</td>
<td>Up to 50% of Coverage A limit. Includes sublimits for some types of personal property.</td>
<td>Up to 50% of Coverage A limit. Includes increased sublimits for some types of personal property.</td>
</tr>
<tr>
<td>Coverage D: Loss of Use</td>
<td>$1,500</td>
<td>Up to 20% of Coverage A limit with a max of $25,000.</td>
<td>Up to 20% of Coverage A limit with a max of $250,000</td>
</tr>
</tbody>
</table>

*Includes 10% of the Coverage A limit for Ordinance & Law

---

ICAT
385 Interlocken Crescent
Suite 1100
Broomfield CO 80021
EQHomeowner.com
303-583-1291
EQHomeowner@icat.com

©2018 ICAT Data as of March 2018