

# Specialized and Flexible Coastal Homeowners Coverage

Natural disasters are on the rise. The ICAT Homeowners product offers peace of mind for homeowners in catastrophe-prone areas of the United States. ICAT makes it easy by including wind coverage as a part of our coastal homeowners product. We'll be there to help you recover and rebuild if disaster strikes.

## Product Highlights include:

- Up to \$2M coverage A per dwelling and up to \$3.5M total insured value
- Coverage for Primary and Secondary/Seasonal occupancies
- Full-time tenant and short-term rental occupancies also available
- Coverage available in many counties in the following states: Alabama, Connecticut, Delaware, Florida, Georgia, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, North Carolina, Rhode Island, South Carolina, Texas and Virginia.
- Minimum named-storm deductibles beginning at 1-3% depending on location.
- Competitive pricing with discount opportunities available

## Flexibility

Find the right coverage for your property with our customizable and flexible product. We offer coverage on homes with pools, rentals, seasonal occupancies and more.

## Stability

The ICAT Homeowners product is written on behalf of Victor Insurance Exchange, rated A- (Excellent) by AM Best, giving you the confidence that we'll be there now and in the future.

## Claims

Founded in 2005, Boulder Claims is a wholly-owned subsidiary of ICAT and provides comprehensive claims services on claims from policies underwritten by ICAT. Boulder Claims prioritizes fair and quick settlements, and has successfully issued over \$3.4B in payments and handled over 70 events, including Hurricanes Sandy, Harvey, Irma, Michael, Ian and more.

## About ICAT

ICAT is an elite provider of catastrophe insurance, and this has been our sole focus since 1998. With 25 years of experience, you can feel secure knowing ICAT is here to stay.

## ICAT Discounts

Discount	Amount	Details
Claims Free	5%	3-year history of no claims
Fully Sprinklered	8%	Home sprinkler system installed
Guard Gated Community	5%	24-hour manned security or passkey gates protecting all entrances to the community.
HardiePlank™	5%	Exterior wall area is at least 70% Hardieplank™ (or Hardboard™) siding.
Central Fire Alarm	5%	Fire alarm reporting to a fire or central station.
Central Burglar Alarm	5%	Burglar alarm covering all exterior doors and windows that reports to a police/central station.
Wind Mitigation — Roof to Wall Attachment	1-2%	Varies by territory; hurricane straps and or clips properly installed throughout the home.
Wind Mitigation — Opening Protection	6-16%	Varies by territory; impact resistant glass or impact resistant shutters.
Water Mitigation	10%	Water pressure/leak detection system with an automotive shut-off valve.

Contact your agent to learn more and get a quote!