



ICAT COMMERCIAL EARTHQUAKE

# Customizable Earthquake Coverage for Office Owners

**Office ownership comes with risks. The right insurance coverage is necessary for office owners to protect their investment and ensure long-term success. ICAT is here to help with broad coverage options, expert knowledge, and amazing service!**

## Product Highlights include:

- Business Income coverage
- Foundations are included when building coverage is selected on your policy
- Earthquake and Flood coverage (available outside of zones A/V) and Earthquake Sprinkler Leakage
- Enhanced coverage packages available including earthquake induced water loss, ordinance and law, increased period of restoration and more.
- No minimum premium
- Multiple deductible options
- Green upgrades coverage available

## Flexibility

Find the right coverage for your property with our customizable and flexible product to meet the needs of your office. From business income to water loss, and everything in-between, ICAT can get you the coverage you need.

## Stability

The ICAT Commercial Earthquake product is written on behalf of a diverse line up of strong, A rated carrier partners including Victor Insurance Exchange, Lloyd's of London Syndicates and other domestic partnerships.

**Contact your agent to learn more!**



[www.icat.com](http://www.icat.com)

## 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.

## About ICAT

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



**Nearly 75% of the US could experience damaging earthquake shaking, according to a recent US Geological Survey-led team of 50+ scientists and engineers.<sup>1</sup>**

<sup>1</sup>USGS "New USGS map shows where damaging earthquakes are most likely to occur in US" Jan. 16, 2024. [https://www.usgs.gov/news/national-news-release/new-usgs-map-shows-where-damaging-earthquakes-are-most-likely-occur-us#:~:text=E2%80%93%20Nearly%2075%20percent%20of%20the,Seismic%20Hazard%20Model%20\(NSHM\).](https://www.usgs.gov/news/national-news-release/new-usgs-map-shows-where-damaging-earthquakes-are-most-likely-occur-us#:~:text=E2%80%93%20Nearly%2075%20percent%20of%20the,Seismic%20Hazard%20Model%20(NSHM).)

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview and may not reflect ICAT's underwriting guidelines of your specific policy. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria. ICAT, 385 Interlocken Crescent, Ste 1100, Broomfield, CO 80021 ©2024 ICAT