

Customizable Insurance 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:

- All other perils coverage, including wind or wind only
- Business Income
- Equipment Breakdown
- Ordinance and Law
- Lessor's Risk Only options
- Enhanced coverage packages available include Fine Arts, Electronic Data, Valuable Papers, Green Upgrades and more
- APC options for canopies, carports, fountains, light pole and unattached signs
- No minimum premium

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 fine arts, and everything in-between, ICAT can get you the coverage you need.

Stability

The ICAT Wind/Hail and AOP 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.

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.

Contact your agent to learn more!



www.icat.com

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.

ICAT Favorable Risk Characteristics

The price of your policy may go down with the following characteristics:

- **Superior Building Security** including: automatic burglary alarms that signal to an outside central station and/or a police station.
- **Superior fire protection** including: smoke detectors and automatic sprinkler systems
- **Wind Resistive Features** including: Building must not have any roll up doors. Building must have impact-resistant storm shutters or windows that withstand winds up to 120 mph and may also have doors that withstand winds up to 120 mph.
- **New roof(s):** fully replaced within the last 5 years.
- **Favorable loss experience**



According to a 2023 survey, 75% of small businesses in the United States are underinsured. Many business owners buy a policy when they're just starting out, but don't update it as their business grows.¹

¹Hiscox, "Three in Four Small US Businesses Underinsured," Insurance Business America, Oct. 12, 2023, <https://www.insurancebusinessmag.com/us/news/sme/three-in-four-small-us-businesses-underinsured--hiscox-462866.aspx#:~:text=Majority%20do%20not%20understand%20what%20business%20insurance%20covers&text=A%20new%20insurance%20survey's%20findings,scope%20of%20their%20business%20insurance>.

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