

Residential Hurricane Coverage

Natural disasters are on the rise. The ICAT Residential Hurricane product offers peace of mind for homeowners in Hawaii. ICAT makes it easy by offering flexible deductible options, complete catastrophe coverage options, and optional endorsements, ensuring you are fully covered. We'll be there to help you recover and rebuild if disaster strikes.

Product Highlight include:

COVERAGE TYPE	COMPREHENSIVE PROTECTION
Coverage A: Dwelling Provides major property coverage that protects your house and attached structures.	\$5,000,000 maximum
Coverage B: Other Structures Provides protection to other structures on the residence premises that are not attached to the dwelling.	20% of Coverage A limit with a \$200,000 maximum
Coverage C: Personal Property Provides protection for the contents of your home and other personal belongings.	70% of Coverage A No maximum subject to TIV* policy limit of \$6,600,000
Coverage D: Loss of Use Covers additional living expenses if your home is damaged by a covered peril and the property is uninhabitable.	20% of Coverage A No maximum subject to TIV* policy limit of \$6,600,000

*TIV = Total Insured Value

Flexibility:

- Flexible Deductible Options: 1 to 15% available including Flat Dollar deductibles for Hurricane
- ICAT writes multi-building/multi-location policies
 - › Up to \$5,000,000 max Coverage A on one location
 - › Up to \$6,600,000 TIV max for multi-building/location policies.
- Complete Catastrophe Coverage Options: Optional endorsement for Earthquake
- Optional Endorsements: Enhanced Replacement Cost with multiple limit options and Ordinance and Law included at 10% with increased limits available
 - › Enhanced Replacement Cost: Extends your dwelling and other structures coverage by 15% to 50% if the cost to rebuild is more than your coverage limits.
- › Ordinance and Law Coverage: Helps cover the costs if you need to follow new building laws or codes when repairing or rebuilding your property. A standard coverage of 10% is included, but you can also choose to increase up to 50%.
- Course-of-Construction Coverage: Available and extends to Earthquake
- Multiple Payment Options: Mortgagee billed, Full-pay and 4-pay plans can be paid with credit card, check or ACH, and recurring payments are also an option

Optional Coverages

ENDORSEMENTS	ENDORSEMENT LIMIT
Earthquake Coverage	Provides Earthquake coverage for Coverage A (dwelling), B (other structures), C (contents), and D (additional living expenses if dwelling is uninhabitable)
Ordinance or Law	10% included in policy, 20%, 30%, 40%, or 50% options available
Enhanced Replacement Cost	Provides an additional amount of insurance for dwellings and other structures. 15%, 25%, and 50% options available.

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.

Discounts

New Business Discount: A 10% discount is applied to all new policies. The discount remains on the policy at renewal and is phased out over 4 years.

Replacement Roof Discount: A discount may apply to the hurricane premium for homes that have had a roof replacement completed by a qualified and licensed contractor. To qualify for a discount, the roof must be completely removed and replaced within the last 10 years. Replacement of portions of shingles or a "roof-over" does not qualify.

- This discount does not apply to homes aged 0-5 years old. If the renovation qualifies, the discount will be applied after qualification and when the renovation is completed.
- The discount amount is determined by the renovation age, which is determined by subtracting the year in which the renovation was completed from the year in which the policy is effective.

Windstorm Protective Devices: A separate hurricane discount is available for homes that meet the Windstorm Protective Device requirements. The discount amount varies by construction type, and some construction types already account for the protective devices.

Get started

Contact your agent to learn more and get a quote!

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.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. 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.