



Insurance Solutions for Office Owners

Earthquake Coverage

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

And with ICAT Online, you can get a quote in under 5 minutes!

Earthquake Policy Coverage Highlights

- DIC including Earthquake and Flood (available outside of zones A/V) and Earthquake Sprinkler Leakage
- Enhanced coverage packages available including ordinance and law, extended period of indemnity, increased period of restoration and more
- Ensuing Water Loss included in our standard earthquake coverage form
- Foundations are included when building coverage is selected on your Policy
- No minimum premiums
- 50% Monthly Limit of Indemnity included for every account with Business Income
- No Coinsurance – ICAT always waives coinsurance

Why ICAT?

- Superior Claims Handling: over 42,000 claims handled
- Quick Online Quoting
- 24/7 Chat
- Extensive Coverage Options
- Industry Expertise
- Amazing Service with an NPS score above industry average

The Elevator Pitch






“I’d like to put the spotlight on ICAT’s small commercial insurance for offices. ICAT offers broad coverage options to fit the needs of office owners like you and has been an expert in catastrophe insurance for over 25 years.

Their A rated carriers give you peace of mind knowing they’ll be there if disaster hits.

ICAT also has in-house claims handling, as opposed to a third-party, which makes the claims process quick and efficient. Would you like to explore coverage with ICAT for your office?”

Top Wins Lately

Commercial Earthquake Offices

 \$1.09M	 \$9.52M	 \$790K
Wood Frame Office Location: California Built: 1976 Limit: \$1.09M Full Limits	Wood Frame Office Location: Washington Built: 2013 Limit: \$9.52M Full Limits	Reinforced Masonry Location: Washington Built: 2007 Limit: \$790K Full Limits
 \$780K	 \$1.17M	
Tilt Up Office Location: Arizona Built: 1988 Limit: \$780K Full Limits	Steel Frame Office Location: California Built: 2008 Limit: \$1.17M Full Limits	

Visit [icat.com](https://www.icat.com) to learn more.



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.

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385 Interlocken Crescent, Suite 1100, Broomfield, CO 80021 | www.icat.com | 303-327-1872