Commercial Earthquake Coverage

Insurance Solutions for Condo, Apartment, and Multi-unit Building Owners

Condo and apartment building owners face their own set of challenges. Having the appropriate habitational insurance coverage is essential for property owners to safeguard their investment and secure their future. 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: Includes Earthquake and Flood coverage (available outside of zones A/V) and Earthquake Sprinkler Leakage.
- Enhanced Coverage Packages: Options available for loss of business income and rental value, property contained within condominium units, special condominium association changes, and more!
- Ensuing Loss: Included in our standard Earthquake coverage form and foundations are included when building coverage is selected on your policy.
- Premiums: No minimum premiums and multiple deductible options.
- Business Income Coverage: 50% Monthly Limit of Indemnity included for every account with BI.
- Now Coinsurance: ICAT always waives coinsurance.

Why ICAT?

- Superior claims handling through our in-house claims administrator, Boulder Claims, with over 43,000 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 highlight ICAT's habitational insurance tailored for condo, apartment and multi-unit property owners. ICAT offers comprehensive coverage options to fit the needs of building owners like you and has been a leader 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, allowing for quicker decision-making and personalized, effective claims management. Would you like to explore coverage with ICAT for your condo or apartment building?"

Top Wins Lately

Commerical Earthquake Habitational

ТҮРЕ	LOCATION	BUILT	LIMIT
Condo/ Townhouse	Wyoming	1992	\$3.29M Full Limits
Condo/ Townhouse	Oregon	1950	\$5.01M Full Limits
Condo/ Townhouse	California	1985	\$7.61M Full Limits
Condo/ Townhouse	California	1965	\$1.77M Full Limits
Condo/ Townhouse	Arkansas	2014	\$7.28M Full Limits

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.