



Customizable Commercial Wind/Hail and All Other Perils (AOP) Coverage for

Condo and Apartment Building Owners

Condo and apartment building owners face their own set of challenges. Having the appropriate habitation 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!

Wind/Hail and AOP Policy Coverage Highlights

- All Other Perils Coverage: Available in most hurricane-exposed areas. Includes wind and theft with additional options such as sinkhole and equipment breakdown.
- Business Income Coverage: Protects your income during periods of disruption.
- Additional Property Coverage Options: Includes pools, awnings, carports, and fences.
- Enhanced Coverage Packages: Options available for tenant glass, electronic data, and accounts receivable.
- Ordinance or Law Coverage: Offered when building coverage is scheduled.
- No Coinsurance: ICAT waives coinsurance for added peace of mind.

Flexibility

Find the right coverage for your property with our customizable and flexible product to meet the needs of your building. From Business Income to Green Upgrades, and everything in-between, ICAT can get you the coverage you need.

Get Started

Contact your agent for an ICAT quote today!

Stability

The ICAT Wind/Hail and All Other Perils 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.

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.

Are you underinsured? A recent study revealed 90% of buildings studied were underinsured, with 68% of the buildings valued from 2020 to 2021 underinsured by 25% or more¹

1. Insurance Information Institute. [2024, December 19]. Commercial property insurance shows signs of improvement, stable growth, says new Triple-I brief. <https://www.iii.org/press-release/commercial-property-insurance-shows-signs-of-improvement-stable-growth-says-new-triple-i-brief-121924>

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.