



Commercial Wind/Hail and All Other Perils (AOP) 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!

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 income during periods of disruption.
- Equipment Breakdown Coverage: Available when AOP is offered.
- 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.

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

Commercial Wind/Hail and AOP Habitational

ТҮРЕ	LOCATION	BUILT	LIMIT
Condo/ Townhouse	Louisiana	2020	\$4.43M Full Limits
Condo/ Townhouse	New York	2012	\$2.46M Full Limits
Condo/ Townhouse	Florida	2007	\$1.43M Full Limits
Condo/ Townhouse	Mississippi	2008	\$3.22M Full Limits
Condo/ Townhouse	Virginia	1988	\$3.11M 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.