



## ICAT Residential

# Coastal Homeowners Coverage

At ICAT, we have a single goal: help business owners and homeowners recover from a disaster. Since 1998, we have specialized in disciplined underwriting of catastrophe exposed properties throughout the United States. We deliver leading-edge solutions that provide homeowners with security, service and recovery on every policy.

### 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 available
- Extensive coverage options
- Industry expertise
- Amazing service with an NPS score above industry average

### Get a Quote in Under 5 Minutes

ICAT Online is your go-to full policy administration system for instant quotes and a comprehensive suite of tools and resources. At ICAT, we prioritize your feedback and continuously enhance our platform and products to make it quicker and easier for you to succeed.

### Product Highlights

- ISO-based HO3 and HO5 policies
- Up to \$3M Coverage A/Dwelling and up to \$4.3M TIV
- Coverage for primary and secondary/seasonal occupancies
- Full-time tenant and short-term rental occupancies available
- Flexible coverage options
- Strong AM Best “A” rated carrier

**Reach out to your ICAT representative or visit [icat.com](http://icat.com) to learn more about getting appointed.**

### ICAT Appetite

- Homes exhibiting high pride of ownership (no pre-existing damage and well maintained)
- Year of construction 1995 and newer (older homes considered with recent updates to all major systems)
- No distance to coast restrictions

### States with Counties Eligible for Coverage

States	Minimum % Named Storm or Wind/Hail deductibles
Alabama	2%-5% depending on location
Connecticut	1%
Delaware	1%
Florida	3%-5% depending on location
Georgia	2%
Louisiana	3%
Maine	1%
Maryland	2%
Massachusetts	1%
Mississippi	2%
New Hampshire	1%
New Jersey	1%
North Carolina	2%-5% depending on location
Rhode Island	1%
South Carolina	2%
Texas	2%-5% depending on location
Virginia	2%