

Getting you back on solid ground



ICAT, established in 1998, is an elite provider of catastrophe insurance to homeowners and business owners in catastrophe-exposed regions of the United States.

ICAT offers coverage in 38 states and the District of Columbia, has serviced over 345,700 customers and underwrites on behalf of its Lloyd's of London syndicate, ICAT 4242, and other insurers. ICAT principally operates from its offices in Colorado.



Earthquake homeowner insurance

Through more affordable, flexible and complete residential earthquake insurance, ICAT aims to give peace of mind to more families. ICAT's residential quake policies cover your residence, ample personal property and living expenses, to ensure that you can live comfortably and rebuild your home after a loss.

Property owner responding to the Boulder Claims President arriving at his property within hours of the Napa Earthquake to assess possible damage.

**"I am so impressed
you are already here.**

This is service."

— Stephen T., Napa, CA

Do I need Earthquake Insurance?

Earthquakes are real concerns for California homeowners. **A recent USGS study puts the odds of having a magnitude 6.7 (the same magnitude as the 1994 Northridge Earthquake) or greater quake in California at more than 99% during the next 30 years.** Most homeowners' insurance policies do not cover damage and loss caused by earthquakes. Many people imagine that earthquake coverage is too costly, choosing to personally absorb the risk of major damage to their home and property. But that doesn't have to be the case. **You may be surprised at how affordable an ICAT policy can be.**



Earthquake homeowner insurance

How do I get this protection?

ICAT works with licensed California insurance brokers.

To get this coverage, please contact your retail agent and ask for an ICAT Earthquake Homeowner Insurance quote. Your agent will help you select the coverage and deductible options that best fit your budget.

The ICAT Solution offers

tremendous
advantages
compared to
other options

Flexible and lower deductible options. Many companies offer only a 15% deductible, and even the California Earthquake Authority will go no lower than 5%. ICAT customers can select deductibles as low as 2% and up to 25%. Lower deductibles ease the pain of rebuilding after a major loss.

Complete coverage. Instead of single-limit and low-limit coverage offered by some providers, ICAT Earthquake Homeowner insurance offers separate limits and deductibles for each line of coverage. Full coverage for contents, enhanced coverage for swimming pools and the cost of being displaced from your home are also available. In addition, Standard Coverage is available in most areas.

Multiple payment options. Include full-pay, 3-pay and 10-pay plans with recurring credit card.

Greater affordability. Sophisticated pricing models help ensure you don't overpay for coverage.

Superior service. Our sales, service and claims representatives are recognized for providing a superior experience to policyholders.

Dedicated claims management. All claims are handled by our experienced sister company, Boulder Claims, to ensure fast and accurate payment in the event of a loss.

Coverage Options

Coverage Type	Standard Bundle	Comprehensive Bundle	Comprehensive Plus Bundle
Coverage A: Dwelling	\$70,000 to \$5,000,000	\$70,000 to \$5,000,000	\$70,000 to \$5,000,000
Coverage B: Other Structures	No Coverage	Up to 10% of the Coverage A limit. Includes sublimits and exclusions for some types of appurtenant structures.	Up to 10% of the Coverage A limit. Coverage for swimming pools is increased \$25K. Includes sublimits and exclusions for some types of appurtenant structures.
Coverage C: Personal Property	\$5,000	Up to 50% of Coverage A limit. Includes sublimits for some types of personal property.	Up to 50% of Coverage A limit. Includes increased sublimits for some types of personal property.
Coverage D: Loss of Use	\$1,500	Up to 20% of Coverage A limit with a max of \$25,000.	Up to 20% of Coverage A limit with a max of \$250,000.

Why ICAT?

We have
Best-in-Class
Claims Handling

- > Founded in 2005, Boulder Claims is a wholly owned subsidiary of ICAT and services all ICAT **homeowners' policies**, as well as our **commercial Earthquake and Hurricane policies**.
- > We have handled **22,000 claims** and **19 catastrophes** and take pride in the expediency of our claims payments.
- > **Being prepared and responsive is what we do.** We practice multiple annual catastrophe "drills". Our preparedness for an event was demonstrated during the **2014 Napa Earthquake** when the President of Boulder Claims was in Napa **assessing damage by 1pm the day of the earthquake**.

> **ICAT — Getting you back on solid ground.**

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