

TO BE FULLY PREPARED FOR THIS YEAR'S HURRICANE SEASON, **YOU WILL NEED TO ADD THIS...**



ENHANCED HURRICANE PROTECTION

Hurricane Deductible Coverage— A Smart Choice for Florida Homeowners

Here's why you need it

- Florida ranks #1 in the nation with nearly \$80 billion in catastrophic losses over the past 30+ years
- If you have a covered loss in your homeowners' policy, you must pay the deductible **before** your homeowners' insurance carrier settles your damage claim
- In 2017, Hurricane Irma alone caused nearly \$8 billion in insured damages resulting in 740,000+ claims from Florida homeowners who paid millions of dollars just to meet their deductibles
- Hurricane deductibles usually range from 2% up to a high of 10% of the home's insured value



Pays up to 100% of losses covered within your hurricane deductible

Making a difference in people's lives

Here's what it covers

- With just a 2% deductible, your out-of-pocket expenses can add up very fast **but are covered by Cat4Home**
 - ... \$5,000 on a \$250,000 home
 - ... \$10,000 on a \$500,000 home
 - ... and \$15,000 on a \$750,000 home
- For most insureds, *Cat4Home* will reduce a homeowner's hurricane deductible down to \$0
- Can create options to raise the deductible in your homeowners' policy (e.g., go from 2% to 5%) which will lower your annual premium, saving you money
- **Covers your hurricane deductible from your first dollar of loss up to 100%**

40% of all Hurricane Irma losses reported were within the hurricane deductibles and thus, not covered by homeowners' policies
- Additional coverage for select exposures typically limited, restricted and/or excluded in homeowners' policies: *
 - ✓ Carports & screened enclosures
 - ✓ Docks, fences & awnings
 - ✓ Mandatory evacuation expenses

- Timely, efficient payment of claims, providing needed funds to recover and restore ... check comes directly to you
- Coverage begins immediately on the day the premium is received for your bound policy
- Available for condominium owners also
- Special discount for First Responders

Protect your home. Preserve your savings.

** Each coverage has a specific stated limit and can only be claimed once the full limit of the deductible reimbursement on our Cat4Home policy has been paid to the insured.*

Vertus has the resources you can rely on



Pioneers in innovative insurance solutions

Coverholder at LLOYDS

Learn more at www.vertusinspartners.com

Contact your Agent for more information and to receive a quote or go to www.cat4home.com



"The Vertus Claims Team was great. They called or emailed me regularly to check on my claim until it was finalized ... Vertus delivered on their promise. I'm very happy with the Cat4Home product and service."

Jorge & Vivian Hernandez, Cat4Home Policyholder Davie, FL

"The Vertus Claims Team was so great; we already received our check last week. Thank you SOOO much again for letting us know about Cat4Home."

Niki English, Cat4Home Policyholder Jacksonville, FL

"We live in Florida; the wind will blow, and at some point, a major storm will damage homes ... that's why I encourage all of my clients to add a very affordable Cat4Home policy to their homeowners because it reimburses their hurricane deductible, saving them a great deal of money."

Bo Thomas, President - Insurance Market, Inc. Longwood, FL

"The rationale for getting a Cat4Home policy is a no brainer. We have one ourselves; it just makes sense ... for such a reasonable amount of money, you have 100% protection and then some. And the service and support from our Vertus Team is unmatched by any other carrier we have worked with."

Ety Kohn, President - Vista Plus Insurance Miami, FL