



## HCIT: How It's Different

The HCIT program is insured 100% by underwriters at Lloyd's of London. No quoting is necessary! The premium table is located on the front of the application. It includes all applicable policy and state surplus lines tax and fees, and the premium cost is located directly to the right of the replacement cost of the dwelling.

### What sets us apart:

- Offer up to 2 million in coverage
- No elevation certificates or flood CE required
- Options for 5% and 1% deductible (1% is if the mortgagee requested it)
- The ten-day waiting period that can be shortened to five days
- Included Perils: loss of use, other structures, and basements
- The policy automatically renews

**If you think it's too good to be true, take it from Kristi Glover, CISR, a local Nevada Insurance agent at Warren Reed Insurance. She says, “The few policies we’ve written with you have been so simple and easy to quote and issue. That’s what I love about working with you. “**

[For more information click here](#)