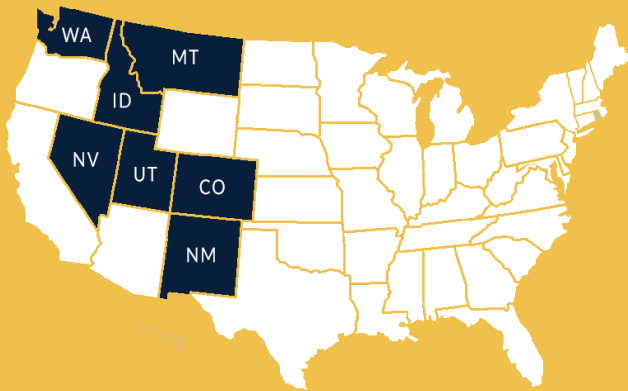


# WHO WE ARE

HCIT is an Earthquake, Flood, and Landslide DIC policy, established in 1975 and has provided catastrophe insurance protection for certain losses not generally covered by standard homeowners policies ever since.

Our program is marketed as a "Big I" member benefit for members of state Independent Insurance Associations currently in Colorado, Idaho, Utah, Montana, Nevada, New Mexico, and Washington.



The HCIT program is insured 100% through our underwriters at Lloyd's of London, and have been with us since the beginning.



HOMEOWNERS  
CATASTROPHE  
INSURANCE TRUST



800-644-4334  
HCIT@TRUSTOINC.COM  
WWW.HCITINS.COM

2735 E. PARLEY'S WAY, STE 303  
SALT LAKE CITY, UTAH 84109



FOLLOW US @HCITPROGRAM

# FLOOD QUAKE SLIDE

PROGRAM ADMINISTRATOR:  
TRUSTCO INSURANCE  
SALT LAKE CITY, UT

## WHY IT'S IMPORTANT TO INSURE FOR NATURAL DISASTERS?

Most people don't even think about flood insurance until they need it. Once the rain begins, it's already too late. Most standard homeowners policies don't cover flood events to help your clients prepare for the unexpected by explaining the value of flood, earthquake, and landslide insurance.

## WHO'S ELIGIBLE FOR COVERAGE?

HCIT provides insurance on the following structures:

- Residential Homes
- Rentals (up to 4 families)
- Manufactured Homes
- Secondary Homes



\* A separate application will be required for each location. A separate Certificate of Insurance will be issued for each dwelling.

\* Not all homes are eligible for coverage. Subject to Underwriters approval

## HOW IS THE COST DETERMINED?

It's so simple and there is no quoting required! The premium table is located on the front of the application. It includes all applicable policy and state surplus line taxes and fees. On the application, you'll find the premium cost located to the right of the replacement cost of the dwelling.

## IS THERE A DEDUCTIBLE?

Yes, 5% of the building sum insured. For example, if you select a coverage amount of \$100,000 on your home, the deductible will be \$5,000 and will apply to all covered perils in a single loss. You do have an option for changing the deductible to 1% if the mortgage company is requiring a lower deductible.

## WHERE CAN I FIND HCIT APPLICATIONS?

It's all found Online at [www.hcitins.com](http://www.hcitins.com)! We want to make it as easy as possible for you to submit business. You can register Online and once your membership with your state association is verified you will receive a user-name and password enabling you to download a fillable PDF.

## HOW FAST CAN COVERAGE BE BOUND?

30 days is too long to wait! We bind coverage in 10 days and will be effective on the proposed date that is shown on the application, and the premium payment has been received in our office. If coverage is required for a loan closing, the waiting period can be reduced to 5 days.