

## Billing

**Where can I access an invoice for closing, and is it available prebind/ without other docs signed?**

- > The billing portal will take **two days to generate** the invoice **after you bind the policy**.
- > Access to the invoice is not subject to receipt of other documentation. The invoice can be **accessed** by clicking **“View Billing Info”** on the **right side of the policy page**.
- > **If you need the invoice immediately**, click on **“first invoice”** next to **“view billing info”**, this will populate the immediate copy that is NOT mailed out. It can also be emailed through the ICAT Online portal.

**When are the four installments due?**

- > Installments are **paid in four consecutive monthly installments**, NOT quarterly.
- > The **first installment includes** all taxes and fees.
- > **Payments 2, 3, and 4** will have a \$9 installment fee.

## Coverage

**What is the max limit on Loss Assessment?**

- > **Our limit options** are 1,000, 5,000, 10,000, 25,000, and 50,000.
- > **1,000 is the default limit**.

**Does ICAT use Replacement Cost Estimators?**

- > **No, we use minimum cost/square foot** which varies by **ZIP code**.
- > **Coverage A limit must be equal to or greater** than the square footage multiplied by the cost/square foot.

## Documents

**Will ICAT consider accepting documents post bind?**  
(app/supplement apps, agreement)

- > **Yes, in most instances**.
- > **All signed** apps, the subscriber agreement, and due diligence forms are **due 10 days post bind**.
- > Please note some **states do require documents** up front:
  - > **South Carolina** requires the due diligence to bind.
  - > **Connecticut** requires the SL8 form and due diligence to bind.

**What documents are required before binding an account?**

- > **Required documentation varies by state**. Our system makes it easy on you and will advise what is needed for each risk you quote (i.e. due diligence form, subscriber agreement). Note that all underwriting supplementals are required prior to bind.

**Upon renewal, what needs signed?**

- (due diligence, subscriber agreement)
- > **This varies by state** and but is usually just the **due diligence**.

## Eligibility

**For secondary homes, assuming it isn't rented out, what is the time limit ICAT can consider for it not to be vacant?**

- > **30 days**.
- > If there is a **caretaker/property management company** looking after it regularly, **we can make exceptions**.

## Inspections

**Who does ICAT use for inspections?**

- > **National Inspections**.

**When does ICAT conduct an interior inspection?**

- > **Coverage A > \$1M** in value **or over 20 Years old**.

**What is the time frame for inspection?**

- > Service standard is to have it complete **within 30 days** which is part of a 60 day underwriting period.

**Will you be reinspecting risks and if so, at what regularity?**

- > We have not set a time frame at this time. **We will communicate the time frame once it has been determined**. In the past it was every 4th year.



## Service

**Do I have an assigned underwriter?**

- > **No, our Homeowners Team works as a collaborative group**.
- > **Contact our Homeowners Team** by phone or email: **303-583-1268** (Be sure to leave a voice message if prompted.) **homeownersonline@icat.com**

**What hours is chat available in ICAT Online?**

- > Chat CAT is **available 24/7**.
- > **Underwriters are available 8 AM - 2 PM Mountain Time** for questions Chat Cat can't answer.

**Service Standards**

- > We have improved our service standard for **most referrals and emails to within one business day**.
- > **We have increased Homeowners our staff** from one dedicated individual to:
  - > **Three Online Underwriters**
  - > **Six USMs**

