

# Introducing FirstTrack

by First Insurance Company of Hawaii

In Hawaii, hurricanes affect us all. In fact, the onset of a major storm can often have an immediate financial impact.

FirstTrack is a policy for homeowners and renters alike that pays out quickly in the event of a hurricane, covering the sudden expenses we all face—debris removal, lost wages, groceries, emergency supplies, etc.—as well as offsetting the cost of high deductibles from hurricane insurance or covering immediate minor repairs to property.

## Hurricane Insurance vs. FirstTrack



**Hurricane Insurance** covers property damage incurred from a specific event. This kind of traditional policy protects your property, but does not necessarily cover the immediate financial toll of a major storm.



**FirstTrack** pays out a pre-determined amount based on the strength and proximity of an oncoming hurricane. This policy covers the immediate financial toll of a major storm.



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# FirstTrack®



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# Why FirstTrack?

A storm doesn't even need to make landfall for us to feel its financial impact. Food spoilage due to blackouts, lost wages, the cost of emergency supplies—these are just a few of the costs that add up anytime a hurricane nears our island home. And when property damage occurs, traditional hurricane insurance can take weeks or months to pay out, and often includes high deductibles. FirstTrack pays out quickly, and covers all these sudden, event-related expenses.

Did you know most homeowner policies have a deductible on their hurricane coverage?

A **\$500,000** home with a **2%** deductible may cost you **\$10,000!** FirstTrack can help you offset that cost.

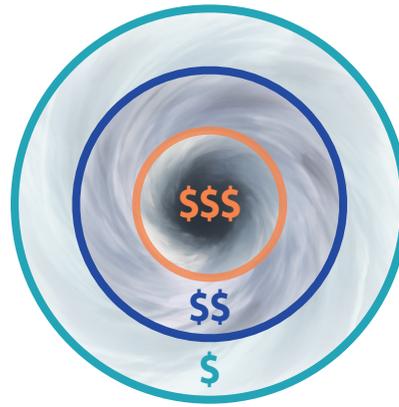
## How does it work?

A claim payment will be initiated upon the occurrence of a hurricane, as recognized by the National Hurricane Center (NHC). The amount of this payout is determined by two factors: proximity and storm category.

Please note: A short claim form will be emailed and must be completed prior to receive payment.



**1. PROXIMITY:** Payouts are determined by where your property falls within the storm track radius claim zone.



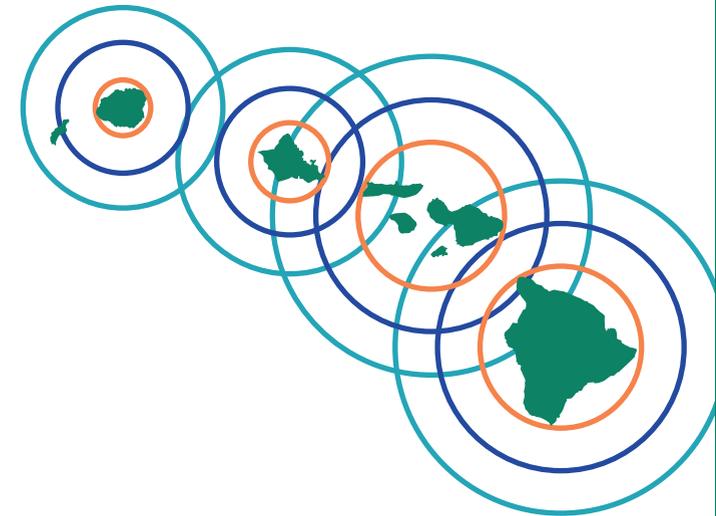
**2. CATEGORY:** Payouts are also determined by the wind speed level as defined by the NHC.



A payout is determined by the combination of these two factors.

For example, at the \$25K coverage level, a category 1 hurricane track that reaches radius 2, pays out \$5K (20%); a category 3 hurricane track that reaches radius 1 pays out \$20K (80%); a category 5 hurricane track that reaches radius 3 pays out \$2.5K (10%).

	Radius 1	Radius 2	Radius 3
Category 5	100%	60%	10%
Category 4	90%	50%	10%
Category 3	80%	40%	10%
Category 2	70%	30%	10%
Category 1	60%	20%	10%
Tropical Storm	50%	10%	0%



Although a single claim payment is issued per weather event, over the course of a year multiple claim payments can be issued until the maximum coverage amount has been reached.

## How do I purchase?

- In order to secure a FirstTrack policy, you must first verify your residence location.
- Next, you must choose between limits of: \$3K-\$10K (in increments of \$1K), \$15K, \$20K and \$25K.
- Once a payout limit has been chosen, your quote will be issued.
- Confirm your policy payment.

Please note: Your policy is effective 10 days after policy payment.