

## FirstTrack Hurricane FAQs

### 1. What is FirstTrack hurricane insurance?

FirstTrack hurricane insurance is an exclusive product from First Insurance Company of Hawaii designed to help Hawaii residents with hurricane preparation and immediate post hurricane expenses.

### 2. Why should I get FirstTrack hurricane insurance?

FirstTrack is a low cost policy that covers pre- and post-event expenses that are not covered by most standard hurricane policy deductibles, such as emergency supplies, lost time at work, and minor repairs to your property after a close call. The simplified claims process is designed to get payments into the hands of policyholders within days of a covered event.

### 3. Can I replace my current standard hurricane insurance with FirstTrack hurricane insurance?

With a maximum limit of \$25,000, FirstTrack is intended to supplement – not replace – standard hurricane insurance.

### 4. Do I have to be a current First Insurance customer in order to purchase this coverage?

No. As long as you are a resident of Hawaii, you may purchase this coverage.

### 5. What are the coverage limits?

You can choose policy limits of \$3,000 - \$10,000 (in increments of \$1,000), \$15,000, \$20,000 and \$25,000.

### 6. How does FirstTrack work?

The First Insurance FirstTrack team tracks hurricane/tropical cyclone activity in the Pacific using National Weather Service and U.S. government data. Once a developing storm appears to pose a threat to Hawaii, FirstTrack will send an advisory email to all policyholders. An additional email will be sent to policyholders as a hurricane enters the designated claim zone radius up to 50 miles off shore.

Claim payments are determined by two factors: 1) Geographic proximity – which storm track radius claim zone your property falls within, and 2) Storm category/wind speed as defined by the National Hurricane Center. The higher the wind speeds and the closer the track of the storm comes to your property, the higher your claim payment would be.

For example, at the \$25,000 coverage level, a category 1 hurricane that reaches radius 2 would pay out \$5,000 (20%); a category 3 hurricane that reaches radius 1 would pay out \$20,000 (80%); and a category 5 hurricane that reaches radius 3 would pay out \$2,500 (10%). Premium charges are based on your location and are subject to change. (See payout table, exhibit A on the next page)





## FirstTrack Hurricane FAQs (continued)

Exhibit A—Payout Table (see question #6)

	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%

### 7. How much does FirstTrack hurricane insurance cost?

Premium charges are based on your location and are subject to change.

Premium Charge Per County (per \$1,000 of coverage)	
<b>Hawai'i</b>	\$56.00
<b>Maui</b> <small>(includes Molokai and Lanai)</small>	\$56.00
<b>Honolulu</b>	\$45.00
<b>Kaua'i</b>	\$64.00

### 8. How do I purchase FirstTrack?

Ask your independent agent for a FirstTrack quote. They will ask to verify the following information:

- Name
- Address of the residential location you want covered
- Preferred limit
- Credit card information
- E-mail address
- Date of birth

If you do not have an agent, please visit <https://www.ficoh.com/find-an-agent/>

Upon purchase, you will receive an e-mail with a link to download your policy. If you do not receive this e-mail, please contact your agent to verify your e-mail address and re-send.

### 9. Does my FirstTrack policy go into effect immediately after I purchase it?

No. Your policy is effective 10 days after policy payment.

### 10. What happens if there is more than one storm event in a year?

Over the course of a year, multiple claim payments can be issued up to your annual policy limit.





## FirstTrack Hurricane FAQs (continued)

### 11. Would I be able to purchase multiple policies per location?

No. You may purchase one policy per location per year, with a \$25,000 maximum limit.

### 12. How do I make a claim?

When a covered storm passes through the covered region, policyholders will be notified by email of any potential claim payment due as determined by the storm wind speed and geographic proximity. A link to a simplified claim form will be included in that email.

Policyholders will be asked to confirm acceptance of the claim payment due them under the terms of the FirstTrack policy.

### 13. How will I receive a claim payment?

A check will be mailed within days of their online claim form acceptance.

Policyholders should retain records of their pre and post-hurricane expenses.

