

## FirstTrack FAQs

### 1. What is FirstTrack?

FirstTrack is an exclusive product from First Insurance Company of Hawaii that offers quick payouts in the event of a storm or hurricane.

### 2. Why should I get FirstTrack?

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?

FirstTrack is not a substitute for hurricane insurance. 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, own or rent a Hawaii property, you may purchase this coverage.

### 5. What are the coverage limits?

You can choose policy limits of \$1,000 - \$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 county, the higher your payout. 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 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 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> (includes Molokai and Lanai)	\$56.00
<b>Honolulu</b>	\$45.00
<b>Kaua'i</b>	\$64.00

### 8. How do I purchase FirstTrack?

Call us at 808-527-7123 or email: [FirstTrack.ProdSupport@fcoh.com](mailto:FirstTrack.ProdSupport@fcoh.com) to request a quote. You could also contact your independent agent. Please be ready to provide 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.fcoh.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.



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## FirstTrack FAQs (continued)

### 11. Can I 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?

We will mail your check within days of receiving your online claim acceptance form. You should retain records of your pre and post-hurricane expenses.

