

# Introducing FirstTrack

by First Insurance Company of Hawaii

FirstTrack is a policy for homeowners, renters, really any Hawaii resident, that pays you quickly in the event of a hurricane or tropical storm. The bigger and closer the storm gets to your residence the more you get paid. How you choose to use that payout is up to you.

## FirstTrack vs. Hurricane Insurance



**Hurricane Insurance** covers property damage incurred from a specific event.



**FirstTrack** pays out a predetermined amount based on the size and proximity of an oncoming hurricane or tropical storm. This policy offers payouts whether or not property damage is incurred.

## How does it work?

A claim payment will be triggered 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.

For more information about FirstTrack,  
Call us at (808) 527-7213,  
contact your independent agent,  
or visit [ficoh.com/FirstTrack](https://www.ficoh.com/FirstTrack)

# FirstTrack®

Prices  
starting at just  
\$45<sup>/yr</sup>

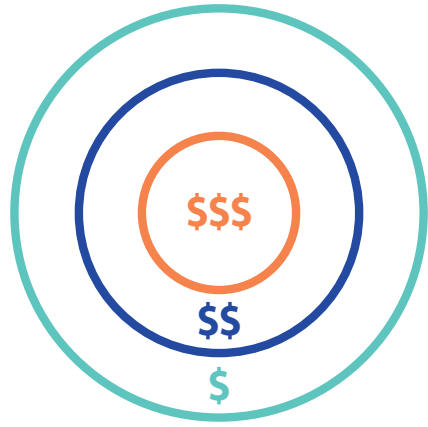


First Insurance  
Company of Hawaii®

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



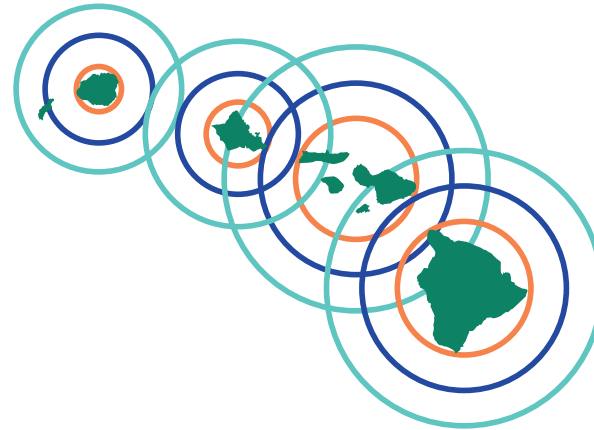
**2. CATEGORY:** Payouts are also determined by the wind speed level as defined by the NHC.



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

For example, at the \$25K coverage level for Oahu's residents, 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.

Visit [ficoh.com/FirstTrack](https://www.ficoh.com/FirstTrack) to calculate your potential payouts.

## How do I purchase?

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

\*Please note: Your policy is effective 10 days after policy payment. An active email address and credit card payment are required for purchase.

## FirstTrack Scenarios



**Susan from Hilo**

**SUSAN HAS COVERAGE AT THE \$25,000 LEVEL.**

During hurricane season a category 1 hurricane reaches radius 2 in proximity to her home. Susan is unaffected by the hurricane, but still receives \$5,000 dollars two days after the storm to help her pay for pre-hurricane expenses.



**Gilbert from Hawaii Kai**

**GILBERT HAS COVERAGE AT THE \$25,000 LEVEL.**

During hurricane season, a category 3 hurricane reaches radius 1—close enough to his home that it sustains damage. Gilbert is relieved to quickly receive \$20,000 dollars which he plans on using for immediate repairs and to offset the deductible on his traditional hurricane insurance policy.



**Stacy from Waikiki**

**STACY RENTS AN APARTMENT IN WAIKIKI AND HAS COVERAGE AT THE \$15,000 LEVEL.**

A tropical storm reaches radius 1 in proximity to the apartment she rents. Stacy is happy to receive \$7,500 only days after the storm approaches, despite not owning any property.

