

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**/yr

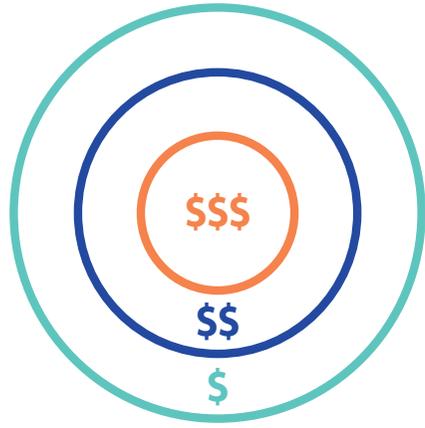


First Insurance
Company of Hawaii®

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



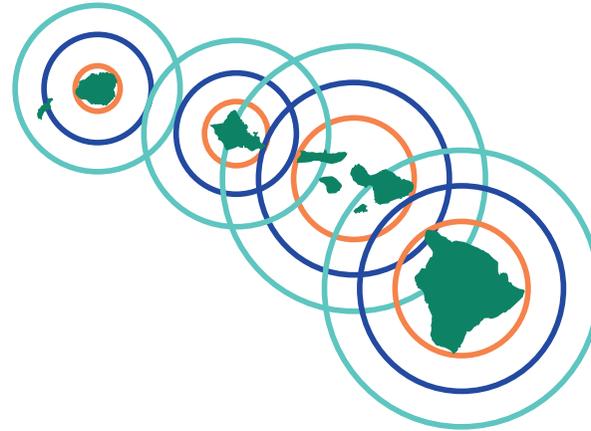
2. CATEGORY: Payouts are also determined by the wind speed level as defined by the NHC.



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.

