



Are you fully  
prepared for  
this?

Add



ENHANCED HURRICANE COVERAGE

*"The Vertus Claims Team was great. They called or emailed us regularly to check in on our claim before it was finalized. We received our check in a very reasonable time frame. Vertus delivered on their promise. We are very happy with the Cat4Home product and the service"*

Jorge & Vivian Hernandez - Cat4Home Policyholders- Davie, FL

Contact **Halcyon Underwriters** at **321-527-2192**  
or email **scadle@halcyonuw.com**  
to learn more and to receive a quote.



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UNDERWRITERS**  
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Smart hurricane  
preparation  
requires a smart  
insurance  
strategy.





ENHANCED HURRICANE COVERAGE

**Reimburses 100% of  
all losses covered within  
your hurricane deductible**

## **Protect yourself against the financial impact of a high-cost hurricane deductible**

Many homeowners are surprised to learn that simply having homeowners insurance is not enough in the event of a hurricane. The immediate cost of paying your hurricane deductible can be a significant unexpected expense.

If you have a 2% deductible, your first-dollar expense can add up fast!  
... \$5,000 on a \$250,000 home  
... \$10,000 on a \$500,000 home  
... and \$15,000 on a \$750,000 home

You must pay this hurricane deductible up front **before** your claim is settled by your homeowners' carrier.

- Your Cat4Home policy pays for your hurricane deductible, reducing total out-of-pocket expenses down to \$0
- Timely payment of claims to help you recover and restore your home - the check comes directly to you
- Coverage you can rely on:
  - Annual premiums as low as \$220
  - Available for deductibles of \$1,000 up to \$100,000
  - A.M. Best carrier rating of A+ (Superior)

***Know your deductible and make  
a plan to pay it with Cat4Home***

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**Protect your home.  
Preserve your savings.**

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