

MORATORIUM STATUS

**For New Business Moratoriums implemented by
International Catastrophe Insurance Managers, LLC (ICAT)**

Storm Name

Tropical Storm Bonnie	Effective For:	4:00 PM Central Time/ 3:00 PM MDT	July 23, 2010
		State Alabama Florida	Counties All Counties Bay Escambia Franklin Gulf Okaloosa Santa Rosa Wakulla Walton
		Louisiana Mississippi Texas	All Parishes All Counties Chambers Jefferson Orange
	Lifted For:	8:00 AM Central time / 7:00 AM MDT	July 26, 2010
		State All Above	Counties All Above
	Lifted For:	<i>Time & Zone</i>	<i>Date</i>
		State <i>List here</i>	Counties <i>List Here</i>

ICAT emphasizes our position that we will only consider new business for buildings that have no prior damage. ICAT's Underwriting Guidelines specifically state we will not insure buildings with pre-existing damage. This is a continuing requirement for all new business, as well as for any exposures added by endorsement.

Please keep the following in mind:

- Once a moratorium has been lifted, requests to bind new business or increase coverage in the states or counties listed during the moratorium need to be resubmitted along with any additional documentation that may be required.
- Any counties under restriction prior to a moratorium remain restricted once a moratorium has been lifted unless otherwise stated.
- Moratoriums do not impact requests to bind renewal business. However, ICAT does not backdate coverage.

Refer to the Claim Reporting Guidelines located at <http://welcome.icat.com/icat/producers/claimreporting.action>, and listed below for your convenience, to report a claim.

Please remind your agency force to have policy information and sufficient supplies on hand for claims reporting.

CLAIM REPORTING GUIDELINES

Reporting Your Loss:

- Contact us 24 hours a day, 7 days a week by fax or phone to ICAT's Claim Administrator, Boulder Claims, LLC.:

Phone Number: 1-866-789-4228 (New claim reporting only)

- **General Questions/Customer Service:** please call **1-800-754-6919**

Fax Number: 1-866-325-2142

- Producer or Insured may report a loss.
- Report losses promptly.
- Report your loss only once.
- Please provide the following with the report of a loss:
 - Policy Number
 - Named Insured on the Policy
 - Date, Time, and Location of the loss or damage
 - Description of the damage
 - All contact information for the insured and/or their representatives
 - If multiple buildings, please specify which buildings are damaged with specific addresses

In the event of a loss:

After a claim has been received, a claims representative will call to speak with you about the loss and arrange an inspection of the damaged property. This list is intended to help you with the claims process.

- Look for potential safety risks. If the building is unstable, do not enter.
- Report downed power lines or gas leaks to authorities as soon as possible.
- Make emergency repairs to your building to mitigate your damages when safe.
- Protect personal property from further damage.
- Do not discard any item without first speaking with a claims representative.
- Keep an accurate record of any repair expenditures.
- Be prepared to provide copies of all documents (inventories, receipts, invoices, etc.) to the claims representative.

**** Nothing contained herein shall void or modify any provisions or obligations within your policy of insurance.****