

# Homeowners Catastrophe Insurance Trust



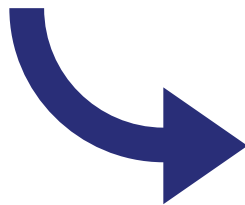
Homeowners Catastrophe Insurance Trust (HCIT) was established in 1975 and is backed by Underwriters at Lloyd's. HCIT is **more than just flood insurance**. Your customers will benefit from the enhanced coverages we include that go beyond basic flood insurance. We include important perils like Earthquake, Landslide, Mudslide and Loss of Use. We also cover personal contents stored in basements, which many flood policies do not cover. HCIT provides the best value for consumers looking that to satisfy lenders flood insurance requirements.

For additional questions, please email us at [admin@hcitins.com](mailto:admin@hcitins.com) or call us at (800) 644 - 4334

[hcitins.com](http://hcitins.com)

## **MORTGAGE LENDER COMPLIANCE WITH PRIVATE FLOOD INSURANCE POLICIES**

Effective **July of 2019** the FDIC approved and directed lenders to accept flood insurance written by private carriers as long as those policies are in compliance with the Biggert Waters Act. HCIT is compliant with Biggert Waters, we certify that on the cover sheet of our policies and also in our DIC coverage form.



**From our Declaration Page: Biggert - Waters Disclosure: This policy meets the definition of private flood insurance contained in 42 U.S.C, 4012a(b)(7) and the corresponding regulation.**

### **Why policyholders prefer HCIT:**

- Simple application process
- Coverage limits above \$250,000 are available up to 1,000,000
- Multiple deductibles options available
- No Elevation certificate required
- Automatic renewal process
- Enhanced coverages are included such as: Flood, Earthquake, Landslide, Mudslide, loss of use, and contents in basement.