HOMEOWNERS
OF AMERICA

PROTECT WHAT MATTERS TO YOU

with Homeowners of America Insurance Company

FINANCIAL STRENGTH

Homeowners of America knows that the financial strength of a company is important. Customers want to know that their insurance company will be there for them when they need it most. HOAIC is backed by a strong, diversified reinsurance program that guarantees our financial stability and ability to fulfill our financial obligations to pay claims no matter how large the claim or how big the storm.

Homeowners of America Insurance Company has been assigned a Financial Stability Rating® (FSR) of "A, Exceptional" from Demotech, Inc.,* a leading independent financial analysis firm serving the insurance industry.

* To view HOAIC's status, affirmed date, and a full list of possible ratings, visit: www.demotech.com

RELIABLE CLAIMS SERVICE

When something happens to your home, it can seem overwhelming. You need someone you can trust that will explain exactly what is happening throughout the entire process. Homeowners of America's dedicated claims staff does just that and more. They are available 24 hours a day, 7 days a week to put you on the fast-track to getting back to normal.

In the event of a major catastrophe, HOAIC will deploy additional personnel in your area to handle the increase in claims. Our team of experienced professionals and a network of independent adjustors and vendors will be there to assist you wherever and whenever disaster strikes.

We understand that your claim is important no matter the size, and we'll be there to help you every step of the way.

COMPETITIVELY PRICED PRODUCTS

At HOAIC, our goal is to provide our customers with quality products and services at competitive prices. We offer a variety of residential property coverages including Homeowners, Dwelling Fire, Renters, Condo and Flood.* Whether you're a property owner or renter, Homeowners of America makes it easy to get the coverage you need. You can rest assured knowing that you're prepared for whatever comes your way.

* Products not available in all states. Products and features vary by state and may be subject to additional premium. Availability of coverage is determined at the time of application based upon applicable underwriting guidelines and state regulations. This is not a representation that coverage does or does not exist for a particular claim or loss under any policy applied for or issued.

OUR AGENT PARTNERS

Sometimes insurance can be confusing. You need the best mix of coverage for your home and pricing for your budget, but where do you start?

Homeowners of America sells their products through local independent agents who can lend knowledgeable advice throughout the process. Our agent partners live and work in your community, so you can trust them to know about your area and explain the best options for you.

PROTECTING WHAT MATTERS TO YOU

Homeowners of America is in business to help protect our customers' most important investment. We understand that it's not just a house - it's a home. A place that contains cherished possessions and memories you've created with friends and family. At Homeowners of America, we provide a comprehensive range of insurance coverage along with support and consultation from our independent agent partners. This makes it easy to protect what matters to you.

As a Homeowners of America policy holder, you'll never have to worry about being covered for a loss. We have the

FINANCIAL STRENGTH

to be there when you need us the most. You'll have our

RELIABLE CLAIMS SERVICE

available to you 24 hours a day, 7 days a week. We offer a variety of

COMPETITIVELY PRICED PRODUCTS

through a network of

OUR AGENT PARTNERS

so that you can receive informed advice about the coverage you'll need to

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For more information, please visit our website:
www.hoaic.com

Insured Customer Service:
Toll Free 866-407-9896 (option 2)

To Report a Claim:
Call: 866-407-9896 (option 1)
Email: claims@hoaic.com
Online: visit the Claims Center on our website

To Become an Agent:
If you're an independent agent interested in being appointed with HOAIC, please visit the Become An Agent page on our website.

This is a summary of HOAIC coverages. Contractual coverage is as stated in the policy. All coverages are underwritten by HOAIC. Not all coverages and options are available in all states. Supplementary coverage options may be added to a policy for an additonal premium.

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