



Customer and Prospect FAQ For CSR Use

How much does it cost?

StormPeace costs as little as a few dollars a day.

What do I get?

You get peace of mind, knowing that when the next hurricane hits you can get back on your feet quickly. The first 24 to 48 hours can be the most stressful. You're without power, there's a tree across your driveway and who knows when you'll be able to get a contractor to make repairs. StormPeace pays for losses that your homeowners doesn't cover.

How does it work?

The application is simple and there's no deductible. Give us your name and address and tell us how much you want. When the hurricane hits your location StormPeace pays you a fixed amount—the stronger the hurricane, the greater the payment, up to \$15,000. Eligibility and the amount are based on data from the U.S. National Hurricane Center, and not subject to any human interpretation.

Doesn't my homeowners insurance cover this?

Even though you already have windstorm insurance, a hurricane could still cost you thousands of dollars: for deductibles, evacuation expenses and uninsured damages like a tree across your driveway. StormPeace helps you pay for these things and get back on your feet quicker.

How is this different from insurance?

StormPeace is insurance, but the difference is in the claims. You don't file a claim; you get paid automatically within days, the amount depending on the strength of the hurricane and where it passed relative to your address.

Why should I buy this?

There are many things your homeowners insurance doesn't cover, and even if you can afford your windstorm deductible it could be weeks or months before you get a check. StormPeace helps you get back on your feet faster, within the first few days after the storm, because it covers things like:

- Power restoration (e.g. buying a generator)
- Debris removal
- Repairs to outdoor property and structures
- Temporary housing
- Increase in living expenses

StormPeace can also be used to pay your homeowners insurance deductible so you can start rebuilding sooner.

What if I'm a renter?

We have insurance for renters. Figure out how much you need by adding your renters deductible plus anticipated expenses such as evacuation expenses, a generator for power and replacing spoiled food.

What information do you need from me?

All we need is your name and address and the limit you choose. It's simple.

Do I need to have other insurance in order to qualify for StormPeace coverage?

No, you don't need to have other coverage. If you do have windstorm insurance on your home or rental property, the limit of your StormPeace policy must be less than the limit on your existing windstorm policy.

Do you cover only hurricanes that make landfall?

No. All hurricanes, whether they make landfall or not, are eligible. Other insurance products only cover you when a hurricane makes landfall and wouldn't have paid claims after Hurricane Matthew since it didn't make landfall in Florida, even though it caused about \$1.2 billion in losses there. StormPeace would have paid for Matthew based on the strength and distance of the storm from your property.

What do you mean by "limit?"

The limit is the maximum amount of money you're eligible to collect in a policy period. For example, if you think you may have \$10,000 worth of uninsured losses from hurricanes in the next year you'd want to purchase a \$10,000 limit. You can purchase up to the amount of your homeowners or renters deductible. If you don't have homeowners or renters insurance you can buy up to \$15,000.

Do I have to file a claim?

You don't file a claim. We'll notify you if you're eligible for a payment immediately after the hurricane. You simply respond and within days we'll wire the money to your bank account.

How do you determine if I'm eligible for payment and how much I'll get?

Payments are determined by the strength of the hurricane and how close to your address the hurricane passes. We use objective data from the U.S. National Hurricane Center and do not make any human interpretation.

What can I use the money for?

StormPeace covers expenses and losses that aren't covered in typical residential insurance, like:

- Power restoration (e.g. buying a generator)
- Debris removal
- Repairs to outdoor property and structures
- Temporary housing
- Increase in living expenses

StormPeace can also be used to pay your homeowners insurance deductible so you can start rebuilding sooner.

What happens when I spend the money?

Just keep your receipts and upload them to our website within 45 days of your attestation to your StormPeace claim.

Does my StormPeace coverage automatically renew?

If you'd like, I'd be happy to set you up for annual auto renewal.

How do I know you'll be around to pay my claim?

StormPeace is backed financially by a highly rated global reinsurer. Policies are underwritten by Topa Insurance Company, a highly rated insurer licensed to do business in the state. And we are accredited by the Better Business Bureau.

Is there a mobile app? What does it do?

Yes. StormPeace Monitor is [available from iTunes](#) and coming soon for android. Download the app and learn more about your hurricane risk. See where hurricanes have passed near your home and stay up to date on the latest hurricane news and information. If a hurricane strikes and you're eligible for payment we'll notify you on the app.

Buy StormPeace Now

- **Hurricane risk is real**
 - 2017 had 10 hurricanes in the Atlantic, with 2 Category 4 hurricanes and 2 Category 5 hurricanes!
 - Hurricanes can happen even in January. Remember Hurricane Alex, Jan 2016.
 - Be Prepared. 2018 is predicted to be an 'above normal' hurricane season similar to 2017
- **Don't wait, it may be too late**
 - If a hurricane forms near you and is named, StormPeace will close sales and you wouldn't be able to buy our insurance.
- **Buy Now and Save**
 - Rates could go up anytime given that 2017 was a very active season.
 - Policy will cover you for a year through next hurricane season.
 - StormPeace helps you get back on your feet fast. You get paid within days after a hurricane!
- **Welcome Gift (for the customer)**
 - Backpack, tote, USB Power bank, or a similar item with our logo – a \$25 value

Benefits

- Pre-agreed payout. What we agree is what you get paid. No Adjusters.
 - Payout amount is based on category of hurricane and its distance from your property.
- Immediate cash benefits paid directly to you.
 - Hassle-free claims. Claim your eligible money in minutes.
 - StormPeace settles fast! We paid 98% of eligible Hurricane Irma claims within 3 business days, most of them within 1 business day!
 - "Unbelievable, unprecedented..." says a happy customer.
 - 100's of customers felt that they were better off with StormPeace than without, going into 2017 season.

- No Deductible. First-dollar coverage.
- Wide Coverage and No Sub-limits
 - Tree and debris removal
 - Repair or replace landscape
 - Swimming pool repair
 - Boat docks repair
 - Detached property repair
 - Evacuation
 - Power restoration
 - Losses below your deductible
- StormPeace pays if trigger conditions are met, even if a hurricane doesn't make landfall, unlike many other insurance products.
- Uninsured? No problem – Buy StormPeace and get covered for any losses caused by a hurricane, up to the limit.
- Trust
 - Superior/Excellent ability to meet ongoing insurance obligations
 - Backed financially by a top-5 rated global Reinsurer, with a "A+ (Superior)" A.M. Best rating.
- Approved by Florida Department of Insurance.
- Accredited by the Better Business Bureau.
- Member of FAIA (Florida Association of Insurance Agents)
- Sponsor of LAAIA (Latin American Association of Insurance Agencies)

Frequently Asked Questions and Answers

Why am I better off with StormPeace?

StormPeace gets you peace of mind, knowing that when the next hurricane hits you can get back on your feet quickly. The first few days can be the most stressful. You're without power, there's a tree across your driveway and who knows when you'll be able to get a contractor to make repairs. StormPeace pays for losses that your homeowners insurance doesn't cover.

Why do I need this? Doesn't my homeowner's insurance cover this?

Even though you may already have windstorm insurance, a hurricane could still cost you thousands of dollars: for deductibles, evacuation expenses and uninsured damages like a tree across your driveway. StormPeace helps you pay for these things and get back on your feet quicker.

How is this different from insurance?

StormPeace IS insurance, but the difference is in the claims. We are parametric insurance - we pay you a pre-determined amount when one or more parameters are met, specifically strength of the hurricane when it is at its closest to your property, and the closest distance of the hurricane track from your property.

You don't file a claim; we notify you of your eligible claims amount. You respond to make the claim. And, you get paid within days.

Can I buy it for my mobile home or older home?

Yes.

What if I'm a renter?

Yes, you can buy StormPeace if you are a renter to cover your contents, evacuation expenses, replacing spoiled food, and generator for power.

Do I need to have other insurance to qualify for StormPeace coverage?

No, you don't need to have other coverage. If you do have windstorm insurance on your home or rental property, the limit on your StormPeace policy must be less than or equal to the deductible on your existing windstorm policy.

Do you cover only hurricanes that make landfall?

No. All named hurricanes, whether they make landfall or not, are eligible. Other insurance products only cover you when a hurricane makes landfall and wouldn't have paid claims after Hurricane Matthew since it didn't make landfall in Florida, even though it caused about \$1.2 billion in losses there. StormPeace would have paid for Matthew based on the strength and distance of the storm from your property.

What happens when I spend the money?

Just keep your receipts and upload them to our website within 45 days of your attestation to your StormPeace claim.

How do I know you'll be around to pay my claim?

- StormPeace is backed financially by a top-5 rated global Reinsurer, with a "A+ (Superior)" A.M. Best rating,
- Is on the paper of a company with a "A- (Excellent)" A.M. Best rating. These ratings are assigned to companies that have, in A.M. Best's opinion, a **superior/excellent ability to meet ongoing insurance obligations.**
- StormPeace has also been **reviewed and approved by Florida Department of Insurance.**
- Accredited by the Better Business Bureau.
- Member of Florida Association of Insurance Agents (FAIA)