



People's Trust Insurance Company  
18 People's Trust Way  
Deerfield Beach, FL 33441-6270

1-800-500-1818  
[www.peoplestrustinsurance.com](http://www.peoplestrustinsurance.com)

**Simply a Better Way**  
TO INSURE YOUR FLORIDA HOME

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# Our Better Way

With People's Trust Insurance, you get more than a home insurance policy—you get a full partner to manage restoration of your home in the event of a covered loss. Policyholders who elect our Preferred Contractor Endorsement have a team of restoration experts to manage their loss from beginning to end and deliver emergency mitigation 24/7. That means greater peace of mind, less hassle and a better home insurance value. It's Simply a Better Way.

## BETTER PREPARED

People's Trust is ready to respond to emergencies 24/7 to prevent further damage and help our policyholders get back to normal quickly after a loss.

Our affiliate, the Rapid Response Team, is Florida's largest insurance restoration general contractor. The Rapid Response Team maintains a fleet of more than 100 service trucks and vehicles and 10 Response Centers fully stocked with water mitigation equipment, tarps, plywood, generators, roofing materials and other emergency recovery supplies—items that will be in high demand after a widespread disaster.

Together, we are prepared to be there for policyholders in the event of everyday damage or a major storm.

## SIMPLIFIED RECOVERY

Dealing with home damage is stressful. We reduce the hassle by managing repairs from start to finish, including coordinating and directing all subcontractors. The Rapid Response Team backs repairs with an unparalleled 3-year, 100 percent customer satisfaction guarantee on workmanship. No job is complete until the homeowner is 100% satisfied.

## GREATER VALUE

We keep costs low by being Florida's best-prepared home insurance company. By inspecting homes to make sure they are well-maintained, pre-stocking recovery supplies to avoid price spikes after a storm and engaging top restoration experts through the Rapid Response Team, we reduce costs and pass the savings on to our policyholders in the form of lower premiums.

## AWARD-WINNING

People's Trust's novel approach to home insurance was recognized and earned the Enterprise Florida Governor's Innovators in Business Award for its creative solution in the Florida homeowner's insurance market.



# Simplified Claims Process

Only People's Trust Insurance offers Florida homeowners a true one-stop claims and restoration services. Policyholders receive 24/7 emergency mitigation and our direct repair model means the entire repair process is managed from start to finish.

- 1 In the event of a loss, policyholders should always **call People's Trust first** at 1-877-333-1230. This one call sets the recovery process in motion. A Policyholder Advocate is available to help solve any problem throughout the claims process.
- 2 If the home requires emergency mitigation, the Rapid Response Team will deploy to prevent further damage.
- 3 People's Trust will assess the damage onsite and determine coverage, if applicable.
- 4 Repairs will continue until the home is fully restored to pre-loss condition. The job isn't done until the policyholder is 100% satisfied.
- 5 All workmanship is backed by a 3-year guarantee.

## SEAMLESS, NO-HASSLE CLAIMS RECOVERY



**Satisfaction Guaranteed**  
Our work isn't done until you are completely satisfied. All workmanship is backed by a 3-year, 100% customer satisfaction guarantee.

**Ready When Damage Strikes**  
We're here when you need us. Emergency teams are on call and warehouses are stocked.

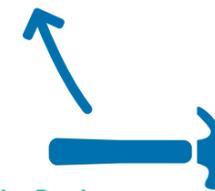


**Together Through Recovery**  
We'll be with you every step of the recovery process—from choosing materials to managing subcontractors—until you're back to pre-loss condition.

## Simplified Claims. Rapid Recovery.



**Your First Call**  
We're ready 24/7 to set your recovery in motion with one call. 1-877-333-1230



**Repairs Begin**  
You pay the deductible on your policy, and the Rapid Response Team completes or coordinates necessary repairs covered under your policy.



**Emergency Response 24/7**  
In emergencies, the Rapid Response Team will be deployed immediately to your home upon notice to prevent further damage.



**Assess Damage, Determine Coverage**  
We'll schedule a Field Adjuster to perform inspection to assess damage. Then, your adjuster will call to discuss coverage and next steps.

For illustrative purposes only. Rapid Response Team, an entity affiliated with People's Trust Insurance Company, may coordinate or provide all repair services in conjunction with our Better Way approach. Participation in the Better Way approach requires the selection of the Preferred Contractor Endorsement Form, E023. Our Better Way approach is subject to product terms, exclusions and limitations.



# Rapid Response Team

People's Trust partners with Rapid Response Team to perform emergency mitigations to prevent further damage and manage recovery in the event of a covered loss.



## 24/7 EMERGENCY RESPONSE

- ▶ Ready to deploy any time, day or night, in the event of a crisis
- ▶ Quick action prevents further damage caused by fire, mold or water, as applicable to the policy terms and conditions

## HIGH-QUALITY REPAIRS AND RESTORATION

- ▶ Licensed, bonded and insured
- ▶ Highest quality repair and restoration expertise available in Florida, using only top-grade materials

## CATASTROPHIC DAMAGE RESPONSE

- ▶ A statewide network of response centers, fully stocked with materials and equipment that will be in high demand and in short supply after a disaster strikes
- ▶ We seal the envelope for our policyholders so they are protected while plans for longer-term repairs are made



# We're There When It Matters Most

## FINANCIALLY STRONG

People's Trust has the financial resources and reinsurance to cover any policyholder losses, earning us a Financial Stability Rating® of A, Exceptional, from Demotech, Inc., an independent financial analysis firm.

**Proud to be A-Rated.** Our financial strength and solid reinsurance program ensure we'll be here when our policyholders need us most. People's Trust is backed by A-Rated private-market reinsurance partners who are well-capitalized and highly diversified. That, coupled with our ample surplus, provides the security to cover losses in the event of the next big storm, and the storms after that.

## STORM READY

We're ready—even for a widespread disaster like a hurricane. Our statewide network of response centers are fully stocked with everything our policyholders may urgently need after a storm strikes, taking preparedness to a new level.

## FULL PARTNER IN RECOVERY

Our unique approach provides access to the Rapid Response Team to perform emergency mitigation and restoration services. Insureds benefit from 24/7 emergency response and avoid the hassle of having to find and manage contractors.

# Product Options

At People's Trust Insurance, our goal is to provide Floridians with superior home insurance protection at an affordable price. We offer flexible insurance options designed to fit a range of budgetary and protection needs.

## FULL-SERVICE HO3 POLICY

Provides comprehensive protection for owner-occupied homes and other homes valued at \$100,000 or more.

- ▶ This policy covers the policyholder's home and other structures on the property, such as a separate garage or fence.
- ▶ The owner must reside in the home at least nine months out of the year for the house to be considered a primary residence.
- ▶ The owner must reside in the home at least four months out of the year for the house to be insured as a secondary or seasonal residence.

Our HO3 policy protects properties against many types of accidental loss, including but not limited to:

- ▶ Fire or smoke
- ▶ Windstorm or hail
- ▶ Theft
- ▶ Vandalism
- ▶ Water (excluding flood)

## BASIC CHOICE COVERAGE

A named perils policy that keeps costs down by providing limited coverage, tailored to the needs of the individual homeowner, and prevents paying for coverage that may never be needed. Basic Choice protects homeowners against:

- ▶ Fire or lightning
- ▶ Explosion
- ▶ Windstorm or hail (with option to exclude windstorm coverage)
- ▶ Riot or civil commotion
- ▶ Aircraft
- ▶ Vehicles
- ▶ Smoke
- ▶ Volcanic eruption
- ▶ Catastrophic ground collapse

Standard Basic Choice policies do **NOT** cover:

- ▶ Water damage: leakage or seepage, sudden and accidental (pipe break) or flooding from storm surges
- ▶ Vandalism and malicious mischief
- ▶ Theft
- ▶ Earth movement – sinkhole or settling
- ▶ Power failure
- ▶ Neglect
- ▶ War
- ▶ Nuclear hazard
- ▶ Intentional loss
- ▶ Government action
- ▶ Falling objects

*Note: Optional liability and personal property replacement cost coverage may be added. All coverage is subject to the provisions, limitations and exclusions stated in the policy contract. Any claim will be evaluated on its own merits.*

## FLOOD INSURANCE

Losses due to flooding are not typically covered under most residential policies, so for complete protection, homeowners should consider purchasing a Florida Flood Insurance policy.

- ▶ Flood insurance is 100% guaranteed by the National Flood Insurance Program (NFIP).
- ▶ Our flood insurance policies are issued by a third-party insurance company authorized by the NFIP.
- ▶ Flood insurance requires a 30-day waiting period on most new policies.

## INSPECTIONS

Our comprehensive home inspection is another part of our better way of doing business to help policyholders save both time and money. Within 30 days of the purchase, a People's Trust Field Risk Evaluator will complete a home inspection. If the home shows existing damage that could result in a future loss, we will bring it to the homeowner's attention, which may require timely repairs to be made.

Fraud is another driver of insurance costs, resulting in rising premiums. By inspecting the homes we plan to insure, People's Trust can better assess risk and ensure appropriate premiums. Additionally, by having high-quality repairs coordinated or performed by the Rapid Response team, we can make certain that the homes we insure continue to be good risks—even after a claim.



# Agency Partners

People's Trust is proud to be one of Florida's top-selling homeowner's insurance companies, and we value the Agency Partners who play a big role in our growth and success.

# Commitment to Service

The People's Trust commitment extends to our growing family of more than 135,000 policyholders, 500 Agency Partners and more than 500 full-time employees throughout our affiliated companies.



Our Agency Partners are among the very best in Florida, and we are committed to selectively building franchise value that ensures our mutual success for years to come.

People's Trust actively supports many agency programs and organizations, including the Florida Association of Insurance Agents (FAIA), the Professional Insurance Agents of Florida (PIA), the Latin American Association of Insurance Agencies (LAAIA) and the Independent Insurance Agents and Brokers of America.



People's Trust directly handles policyholder support and customer service activities and avoids outsourcing core functions. This advantage allows us to carry through on our essential values of trustworthiness and responsiveness and to better communicate with our policyholders, while delivering on our promise to be there when needed most.

We are proud to serve our policyholders with outstanding professional care—always striving to treat them as we would want to be treated ourselves. Headquartered in the Research Park at Florida Atlantic University in Deerfield Beach, People's Trust provides professional training and development to ensure that our team delivers accurate information, respectfully and consistently. We value open and honest communication with our policyholders, from a thorough explanation of our simplified approach at the time of purchase to consistent and transparent updates during a claim.

**Simply a Better Way®**