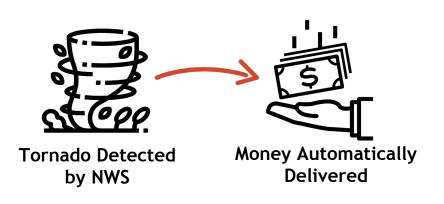


Tornado Insurance

Sola provides a data-driven supplemental insurance plan which covers immediate out-of-pocket expenses for US homeowners following losses from tornadoes.

Problem: Immediately after a tornado, homeowners are left to care for their families, buy essential items, and do immediate repairs. A standard homeowners policy won't cover everything and payouts are not easy or quick. This leads to homeowners paying out-of-pocket following a disaster.

Solution: Our endorsement policy is designed to use the National Weather Service data to *automatically* detect damage and *proactively* deliver payouts. An average insured experiencing a tornado loss in 2020 would have received \$4,500 from our policy. These funds are deposited right into a homeowner's account and can be spent how they see fit, no restrictions. The average cost of our policy is around *\$30 per year* and can be compared to an Aflac-like supplemental plan for homeowners.



Tornado	Payout
EF0-EF1	\$2,000
EF2	\$5,000
EF3	\$7,500
EF4	\$10,000
EF5	\$15,000

Consumer reports found 41% of severe weather claims had at least one problem All Midwest and Southern homes will be under 5-8 tornado watches per year Almost half of all US homes are at risk for tornadoes

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