

# CNR-W

## Coverage Worksheet

Commercial Non-Residential Wind-Only

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
<b>Coverages</b>		
<b>Building Coverage</b>		
Cause of Loss Form	Windstorm or Hail	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Building Coverage	\$0	No
Maximum Building Coverage	\$1M Building and Contents combined, 1 <sup>st</sup> Loss Rated if Replacement Cost is over \$1M.	No
<b>Aux Building Coverage</b>		
Loss Settlement	Replacement Cost	No
Minimum Aux Building Coverage	\$0	No
Maximum Aux Building Coverage	\$1M Building and Contents combined, 1 <sup>st</sup> Loss Rated if Replacement Cost is over \$1M.	No
<b>Special Class Coverage</b>		
Loss Settlement	Replacement Cost	No
Minimum Special Class Coverage	\$0	No
Maximum Special Class Coverage	\$1M	No
<b>Business Personal Property (BPP) Coverage</b>		
Loss Settlement	Actual Cash Value	No
Minimum BPP Coverage	\$0	No
Maximum BPP Coverage	\$1M Building and Contents combined, 1 <sup>st</sup> Loss Rated if Replacement Cost is over \$1M.	No

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
<b>Mobile Home (Office, School)</b>		
Loss Settlement	Actual Cash Value	No
Minimum Mobile Home Coverage	\$0	No
Maximum Mobile Home Coverage	\$1M Building and Contents; No 1 <sup>st</sup> Loss Coverage available.	No
<b>Builders Risk (Single Family Homes only, on Consent to Rate Basis)</b>		
Loss Settlement	Replacement Cost	No
Minimum Builders Risk Coverage	\$0	No
Maximum Builders Risk Coverage	\$1M Building and Contents; No 1 <sup>st</sup> Loss Coverage available.	No
<b>Other Coverages</b>		
Sinkhole	Not Available	No
Terrorism	Not Available	No
Water	Not Available	No
Ordinance or Law	Not Available	No
Coinsurance/ Agreed Value	Not Available	No
Business Income and Extra Expense (Business Interruption)	Not Available	No
Equipment Breakdown	Not Available	No
CGL	Not Available	No
Replacement Cost for Personal Property	Not Available	No
Actual Cash Value (ACV) Roof Option	Not Available	No
Windstorm and Hail/ Wind Driven Rainwater Endorsement	Not Available	No
Loss Assessment Optional Coverage	Not Available	No
Manuscript Endorsements	Not Available	No

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?						
Theft (Crime)	Not Available	No						
Increased Cost of Construction	Not Available	No						
<b>Deductible Options</b>								
Hurricane Deductibles	3%, 5%	Per occurrence minimum: \$1,000						
All Other Peril Deductibles	N/A	N/A						
Other Wind/Hail Deductible	3%, 5%	Yes						
<b>Payment Options</b>								
Are payment plans available, other than full-pay?	Yes							
If Yes to above, what payment options are available?	Quarterly or semi-annual							
What down payment percentage is required for each?	<table border="0"> <tr> <td><u>Semi-annual Payment Plan:</u></td> <td><u>Quarterly Payment Plan:</u></td> </tr> <tr> <td>40%</td> <td>20%</td> </tr> <tr> <td>60%</td> <td>40%</td> </tr> </table> <p>Note: Interest is charged at a rate of 4% per scheduled installment, after the first installment. Total interest will not exceed approximately 8.5% simple interest per year on the unpaid balance.</p>		<u>Semi-annual Payment Plan:</u>	<u>Quarterly Payment Plan:</u>	40%	20%	60%	40%
<u>Semi-annual Payment Plan:</u>	<u>Quarterly Payment Plan:</u>							
40%	20%							
60%	40%							
Is premium finance available/acceptable?	Premium Finance payments are available and accepted, however, lienholders, mortgagees (if escrowed) and premium finance companies are not eligible for the quarterly or semiannual payment plans.							
<b>Notes</b>								
<b>Building/Special Class Valuation Source:</b> Based on 100% of Replacement Cost derived off third party appraisal, coverage limit subject to program maximum limit.								

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change, or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.