

CNR-M

Coverage Worksheet

Commercial Non-Residential Multiperil

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
Coverages		
Building Coverage		
Cause of Loss Form	Basic	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Building Coverage	\$100,000	No
Maximum Building Coverage	\$2.5M; 1st Loss Rated if Replacement Cost is over \$2.5M. Maximum replacement cost limit per building property is \$20M.	No
Aux Building Coverage		
Loss Settlement	N/A	N/A
Minimum Aux Building Coverage	N/A	N/A
Maximum Aux Building Coverage	N/A	N/A
Special Class Coverage		
Loss Settlement	N/A	N/A
Minimum Special Class Coverage	N/A	N/A
Maximum Special Class Coverage	N/A	N/A
BPP Coverage		
Loss Settlement	Replacement Cost	No
Minimum BPP Coverage	\$0	No
Maximum BPP Coverage	\$2M; 1st Loss Rated if Replacement Cost is over \$2M. Maximum replacement cost limit for business personal property per building is \$20M.	No

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
Additional Coverages		
Increased Cost of Construction	5% of building limit of liability or \$10,000, whichever is less.	No
Optional Coverages		
Sinkhole	Optional	Yes
Terrorism	Optional	Yes
Other Coverages		
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
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
Theft (Crime)	Not Available	No
Deductible Options		
Hurricane Deductibles	2%, 3%, 5%, 10%, 15%, 20%	Yes
All Other Peril Deductibles	\$1,000; \$2,500; \$5,000; \$7,500; \$10,000; \$15,000; \$25,000; \$50,000; \$75,000; \$100,000	Yes
Other Wind/Hail Deductible	N/A	N/A

Payment Options							
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 style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><u>Semi-annual Payment Plan:</u></td> <td style="width: 50%; border: none;"><u>Quarterly Payment Plan:</u></td> </tr> <tr> <td style="border: none;">40%</td> <td style="border: none;">20%</td> </tr> <tr> <td style="border: none;">60%</td> <td style="border: none;">40%</td> </tr> </table> <p style="margin-top: 10px;">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.						
Notes							
Building/Special Class Valuation Source: Citizens inspects to determine building replacement cost, 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.