

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Building Coverage		
Cause of Loss Form	Basic	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Building Coverage	\$50,000	No
Maximum Building Coverage	No Max: Over \$10M Individual Risk Rated (A-Rated)	No
Aux Building Coverage		
Loss Settlement	Replacement Cost	No
Minimum Aux Building Coverage	\$0	No
Maximum Aux Building Coverage	No Max	No
Special Class Coverage		
Loss Settlement	Replacement Cost	No
Minimum Special Class Coverage	\$0	No
Maximum Special Class Coverage	No Max	No
BPP Coverage		
Loss Settlement	Actual Cash Value	No
Minimum BPP Coverage	\$0	No
Maximum BPP Coverage	No Max	No
Additional Coverages		
Increased Cost of Construction	Limited to 5% of building limit of liability or \$10,000, whichever is less.	No

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Optional Coverages		
Sprinkler Leakage	If not excluded	Yes
Sinkhole	Optional	Yes
Wind	If not excluded	Yes
Terrorism	Optional	Yes
Other Coverages		
Ordinance or Law	Not available	No
Water	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
Theft (Crime)	Not available	No
Deductible Options		
Hurricane Deductibles	3%, 5%, X-Wind	Per occurrence minimum: \$2,500 Calendar Year Minimum: \$1,000
All Other Peril Deductibles	\$1,000; \$2,500; \$5,000; \$10,000	N/A
Other Wind/Hail Deductible	N/A	N/A

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Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semiannual	N/A
What down payment percentage is required for each?	Semiannual Payment Plan: 60% 40% (Next Installment Payment) Quarterly Payment Plan: 40% 20% (Next 3 Installment Payments) <i>Note:</i> 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.	N/A
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.	N/A
Notes		
Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third-party appraisal.		

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. Refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.