

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	No
Minimum Building Coverage	\$50,000	No
Maximum Building Coverage	\$50,000,000	No
Auxiliary Building Coverage		
Loss Settlement	Replacement Cost	No
Minimum Aux Building Coverage	\$0	No
Maximum Aux Building Coverage	\$10,000,000	No
Special Class Coverage		
Loss Settlement	Replacement Cost	No
Minimum Special Class Coverage	\$0	No
Maximum Special Class Coverage	\$10,000,000	No
Business Personal Property Coverage		
Loss Settlement	Actual Cash Value	No
Minimum BPP Coverage	\$0	No
Maximum BPP Coverage	\$10,000,000	Yes
Additional Coverages		
Increased Cost of Construction	Limited to 5% of building limit of liability or \$10,000, whichever is greater	No
Optional Coverages		
Sprinkler Leakage	Not Covered	No
Sinkhole	Optional	Yes, coverage can be added or excluded. 10% deductible applies.
Wind	Optional	Yes, coverage can be added or excluded.
Terrorism	Optional	Yes, coverage can be added or excluded.

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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	Available deductible options based on Building limit
All Other Peril Deductibles	\$1,000, \$2,500, \$5,000, \$10,000	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?	40% Quarterly, 60% Semi-annual 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.	
Is premium finance available/acceptable?	Yes, however, lienholders, mortgagees (if escrowed) and premium finance companies are not eligible for the quarterly or semi-annual payment plans.	

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