

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
Coverages		
Building Coverage		
Cause of Loss Form	Basic	Special available with Manatee.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Both are available.
Minimum Building Coverage	\$100,000	Yes
Maximum Building Coverage	\$2,500,000	Yes
Aux Building Coverage		
Loss Settlement	Available	Replacement Cost or Actual Cash Value
Minimum Aux Building Coverage	\$100,000	Yes
Maximum Aux Building Coverage	\$2,500,000	Yes
Special Class Coverage		
Loss Settlement	Available	Replacement Cost or Actual Cash Value
Minimum Special Class Coverage	No Minimum	N/A
Maximum Special Class Coverage	No Maximum	N/A
BPP Coverage		
Loss Settlement	Available	Replacement Cost or Actual Cash Value
Minimum BPP Coverage	\$25,000	Yes
Maximum BPP Coverage	\$2,500,000	Yes

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	Available	Yes
Coinsurance/ Agreed Value	Coinsurance Available	Coinsurance 80%, 90%, or 100%; Agreed Value Not Available
Business Income and Extra Expense (Business Interruption)	Available	Yes
Equipment Breakdown	Required	No
CGL	Available	Yes
Actual Cash Value (ACV) Roof Option	Required when Roof age is > 25 years old.	Yes
Windstorm and Hail/ Wind Driven Rainwater Endorsement	Not Available	No
Loss Assessment Optional Coverage	Not Available	No
Manuscript Endorsements	Not Available	No
Theft (Crime)	Available (included in Special Cause of Loss, or Burglary and Theft on Crime Coverage Part)	Yes
Deductible Options		
Hurricane Deductibles	Not Available	No
All Other Peril Deductibles	\$1,000; \$2,500; \$5,000; \$7,500; \$10,000; \$15,000; \$25,000	Yes
Other Wind/Hail Deductible	1%, 2%, 3%, 5%, 10%	Yes

Payment Options

Are payment plans available, other than full-pay?	Yes
If Yes to above, what payment options are available?	Semi-annual, Quarterly and Monthly
What down payment percentage is required for each?	Semi-annual Payment Plan: 60% Quarterly Payment Plan: 40% Monthly: 20% Note: One time set up fee of \$10.00 and \$3.00 per installment.
Is premium finance available/acceptable?	No.

Other Coverages or Special Limits

Property Coverage Extension Endorsement	\$175 per location
Claims Discounts / Surcharges	

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