

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Building Coverage</b>		
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	\$10,000,000 Building, Business Personal Property, Business Income, and Improvements and Betterments.	Yes – Higher limits are available.
<b>Aux Building Coverage</b>		
Loss Settlement	Available	Replacement Cost and Actual Cash Value
Minimum Aux Building Coverage	\$100,000	Yes
Maximum Aux Building Coverage	\$10,000,000 Building, Business Personal Property, Business Income, and Improvements and Betterments.	Yes – Higher limits are available.
<b>Special Class Coverage</b>		
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
<b>BPP Coverage</b>		
Loss Settlement	Available	Replacement Cost or Actual Cash Value
Minimum BPP Coverage	\$25,000	Yes
Maximum BPP Coverage	\$10,000,000 Building, Business Personal Property, Business Income, and Improvements and Betterments.	Yes – Higher limits are available.
<b>Additional Coverages</b>		
Increased Cost of Construction	Available with Ordinance or Law Coverage - 5% of building limit of liability or \$10,000, whichever is less.	Yes

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<b>Optional Coverages</b>		
Sinkhole	Optional	Yes
Terrorism	Optional	Yes
<b>Other Coverages</b>		
Water	Not available	No
Ordinance Law	Available	Yes
Coinsurance/Agreed Value	Coinsurance available	Coinsurance 80%, 90%, or 100%; Agreed Value is not available.
Business Income and Extra Expense (Business Interruption)	Available	Yes
Equipment Breakdown	Required with Special Cause of Loss	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
<b>Deductible Options</b>		
Windstorm or Hail Deductibles	1%, 2%, 3%, 5%, 10%	Yes
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
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Semi-annual, quarterly and monthly	N/A

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What down payment percentage is required for each?	Semi-annual Payment Plan: 60% Quarterly Payment Plan: 40% Monthly Payment Plan: 20%  <i>Note: One time setup fee of \$10 and \$3 per installment.</i>	N/A
Is premium finance available/acceptable?	No	N/A
<b>Other Coverages or Special Limits</b>		
Property Coverage Extension Endorsement	\$175 per location - Available when Special Cause of Loss is requested.	N/A
Claims Discounts/Surcharges	Applies to non- 'Act of God" No loss .05 Credit One loss .05 Debit Two Losses .20 Debit	N/A

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