










Depopulation CNRM Coverage Comparison for Citizens and Manatee

| Coverage Types | Coverage Details | | Can the coverage be added, changed, excluded, or the limit increased? | |
|---|---|--|---|---|
| |  |  |  |  |
| Building Coverage | | | | |
| Cause of Loss Form | Basic | Basic | No | Special available with Manatee |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Replacement Cost | Replacement Cost | No | Both are available |
| Minimum Building Coverage | \$100,000 | \$100,000 | No | Yes |
| Maximum Building Coverage | \$2.5M; 1st Loss Rated if Replacement Cost is over \$2.5M. Maximum replacement cost limit per building property is \$20M. | \$10,000,000 Building, Business Personal Property, Business Income, and Improvements and Betterments. | No | Yes |
| Auxiliary Building Coverage | | | | |
| Loss Settlement | Replacement Cost | Available | No | Replacement Cost and Actual Cash Value |
| Minimum Aux Building Coverage | N/A | \$100,000 | N/A | Yes |
| Maximum Aux Building Coverage | \$2.5M; 1st Loss Rated if Replacement Cost is over \$2.5M. Maximum replacement cost limit per building property is \$20M. | \$10,000,000 Building, Business Personal Property, Business Income, and Improvements and Betterments. | No | Yes |
| Special Class Coverage | | | | |
| Loss Settlement | N/A | Available | N/A | Replacement Cost or Actual Cash Value |
| Minimum Special Class Coverage | N/A | No minimum | N/A | N/A |
| Maximum Special Class Coverage | N/A | No maximum | N/A | N/A |
| BPP Coverage | | | | |
| Loss Settlement | Replacement Cost | Available | No | Replacement Cost or Actual Cash Value |
| Minimum BPP Coverage | \$0 | \$25,000 | No | Yes |
| Maximum BPP Coverage | \$2M; 1st Loss Rated if Replacement Cost is over \$2M. Maximum replacement cost limit per business personal property per building is \$20M. | \$10,000,000 Building, Business Personal Property, Business Income, and Improvements and Betterments. | No | Yes |

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| |  |  |  |  |
| Additional Coverages | | | | |
| Increased Cost of Construction | 5% of building limit of liability or \$10,000, whichever is less. | Available with Ordinance or Law Coverage - 5% of building limit of liability or \$10,000, whichever is less. | No | No |
| Optional Coverages | | | | |
| Sinkhole | Optional | Optional | Yes | Yes |
| Terrorism | Optional | Optional | Yes | Yes |
| Other Coverages | | | | |
| Water | Not available | Not available | No | No |
| Ordinance or Law | Not available | Available | No | Yes |
| Coinsurance/Agreed Value | Not available | Coinsurance available | No | Coinsurance 80%, 90%, or 100%; Agreed Value is not available. |
| Business Income and Extra Expense (Business Interruption) | Not available | Available | No | Yes |
| Equipment Breakdown | Not available | Required with Special Cause of Loss | No | No |
| CGL | Not available | Available | No | Yes |
| Actual Cash Value (ACV) Roof Option | Not available | Required when Roof age is >25 years old | No | Yes |
| Windstorm and Hail/Wind-Driven Rainwater Endorsement | Not available | Not available | No | No |
| Loss Assessment Optional Coverage | Not available | Not available | No | No |
| Manuscript Endorsements | Not available | Not available | No | No |
| Theft (Crime) | Not available | Available (included in Special Cause of Loss, or Burglary and Theft on Crime Coverage Part) | No | Yes |
| Deductible Options | | | | |
| Windstorm or Hail Deductibles | 2%, 3%, 5%, 10%, 15%, 20% | 1%, 2%, 3%, 5%, 10% | Yes | 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 | \$1,000; \$2,500; \$5,000; \$7,500; \$10,000; \$15,000; \$25,000 | Yes | Yes |
| Other Wind/Hail Deductible | N/A | 1%, 2%, 3%, 5%, 10% | N/A | Yes |

| | | |
|--|---|---|
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| Payment Options | | |
| Are payment plans available, other than full-pay? | Yes | Yes |
| If Yes to above, what payment options are available? | Quarterly or semiannual | Semiannual, quarterly and monthly |
| 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) 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. | Semiannual Payment Plan: 60% Quarterly Payment Plan: 40% Monthly Payment Plan: 20% Note: One time setup fee of \$10 and \$3 per installment. |
| 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. | No |
| Other Coverages or Special Limits | | |
| Property Coverage Extension Endorsement | N/A | \$175 per location - Available when Special Cause of Loss is requested. |
| Claims Discounts/Surcharges | N/A | Applies to non- "Act of God" No loss .05 Credit One loss .05 Debit Two Losses .20 Debit |
| Notes | Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third-party appraisal. | N/A |