









Depopulation CNRW 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	Windstorm or Hail	Windstorm or Hail	No	No
Loss Settlement (RC or ACV)	Replacement Cost	Available	No	Replacement Cost or Actual Cash Value.
Minimum Building Coverage	\$0	\$0	No	No
Maximum Building Coverage	\$1M Building and Contents combined, 1st Loss Rated if Replacement Cost is over \$1M.	\$1,000,000 Building, Business Personal Property and Improvements and Betterments.	No	No
Auxiliary Building Coverage				
Loss Settlement	Replacement Cost	Available	No	Replacement Cost or Actual Cash Value.
Minimum Building Coverage	\$0	\$0	No	No
Maximum Building Coverage	\$1M Building and Contents combined, 1st Loss Rated if Replacement Cost is over \$1M.	\$1,000,000 Building, Business Personal Property and Improvements and Betterments.	No	No
Special Class Coverage				
Loss Settlement	Replacement Cost	Not Available	No	N/A
Minimum Building Coverage	\$0	Not Available	No	N/A
Maximum Building Coverage	\$1M	Not Available	No	N/A
BPP Coverage				
Loss Settlement	Actual Cash Value	Available	No	Replacement Cost or Actual Cash Value.
Minimum BPP Coverage	\$0	\$0	No	No
Maximum BPP Coverage	\$1M Building and Contents; No 1st Loss Rated if Replacement Cost is over \$1M.	\$1,000,000 Building, Business Personal Property and Improvements and Betterments.	No	No
Mobile Home (Office, School)				
Loss Settlement	Actual Cash Value	Not Available	No	No
Minimum Mobile Home Coverage	\$0	Not Available	No	No
Maximum Mobile Home Coverage	\$1M Building and Contents combined, No 1st Loss Coverage available.	Not Available	No	No
Builders Risk (Single Family Homes only, on Consent to Rate Basis)				
Loss Settlement	Replacement Cost	Not Available	No	No
Minimum Builders Risk Coverage	\$0	Not Available	No	No
Maximum Builders Risk Coverage	\$1M Building and Contents combined, No 1st Loss Coverage available.	Not Available	No	No

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Other Coverages				
Sinkhole	Not Available	Not Available	No	No
Terrorism	Not Available	Available	No	Yes
Ordinance or Law	Not Available	Not Available	No	No
Water	Not Available	Not Available	No	No
Coinsurance/Agreed Value	Not Available	Not Available	No	No
Business Income and Extra Expense (Business Interruption)	Not Available	Not Available	No	No
Equipment Breakdown	Not Available	Not Available	No	No
CGL	Not Available	Not Available	No	No
Replacement Cost for Personal Property	Not Available	Available	No	Yes
Actual Cash Value (ACV) Roof Option	Not Available	Not Available	No	No
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	Not Available	No	No
Increased Cost of Construction	Not Available	Not Available	No	No
Deductible Options				
Hurricane Deductibles	3%, 5%	Not Available	Per occurrence minimum: \$1,000	No
Other Wind Deductibles	3%, 5%	1%, 2%, 3%, 5%, 10%	Yes	Yes



Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	Semi-Annual, Quarterly and Monthly
What down payment percentage is required for each?	Semi-annual Payment Plan: 40% 60% Quarterly Payment Plan: 20% 40% 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.	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?	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
Notes	Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third party appraisal, coverage limit subject to program maximum limit.	N/A