Depopulation CNR-W Coverage Comparison for Citizens and Manatee

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
Building Coverage				
Cause of Loss Form	Windstorm or Hail	Windstorm or Hail	No	**Yes, Basic and Special are available.**
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Available	No	**Replacement Cost or Actual Cash Value**
Minimum Building Coverage	$0	$100,000	No	**Yes**
Maximum Building Coverage	$1M Building and Contents combined, 1st Loss Rated if Replacement Cost is over $1M.	**$10,000,000 Building, Business Personal Property and Improvements and Betterments.**	No	**Yes**
Auxiliary Building Coverage				
Loss Settlement	Replacement Cost	Available	No	**Replacement Cost or Actual Cash Value**
Minimum Aux Building Coverage	$0	$25,000	No	**Yes**
Maximum Aux Building Coverage	$1M Building and Contents combined, 1st Loss Rated if Replacement Cost is over $1M.	**$10,000,000 Building, Business Personal Property and Improvements and Betterments.**	No	**Yes**
Special Class Coverage				
Loss Settlement	**Replacement Cost**	Not available	No	N/A
Minimum Special Class Coverage	**$0**	Not available	No	N/A
Maximum Special Class 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 combined, 1st Loss Rated if Replacement Cost is over $1M.	**$10,000,000 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; 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; No 1st Loss Coverage available.**	Not available	No	No

As of November 2025 Assumption

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
Other Coverages				
Sinkhole	Not available	Not available	No	No
Terrorism	Not available	**Available**	No	**Yes**
Water	Not available	Not available	No	No
Ordinance or Law	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	**Available**	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	Not available	No	No
Increased Cost of Construction	Not available	Not available	No	No
Deductible Options				
Windstorm or Hail Deductible	3%, 5%	1%, 2%, 3%, 5%, 10%	**Per occurrence minimum: $1,000**	N/A
All Other Peril Deductibles	N/A	N/A	N/A	N/A
Other Wind Deductibles	N/A	1%, 2%, 3%, 5%, 10%	N/A	**Yes**

	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
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: 20% Note: One time set up 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
Notes	Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third-party appraisal, coverage limit subject to pro-gram maximum limit.	N/A