

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Building Coverage		
Cause of Loss Form	Basic, Broad, Special	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Building Coverage	\$50,000	No
Maximum Building Coverage	None	No
Aux Building Coverage		
Loss Settlement	Replacement Cost	No
Minimum Aux Building Coverage	None	Yes
Maximum Aux Building Coverage	None	Yes
Special Class Coverage		
Loss Settlement	Replacement Cost	No
Minimum Special Class Coverage	None	Yes
Maximum Special Class Coverage	None	Yes
BPP Coverage		
Loss Settlement	Replacement Cost	No
Minimum BPP Coverage	None	Yes
Maximum BPP Coverage	None	Yes
Additional Coverages		
Increased Cost of Construction	\$10,000 or 5% of the Limit of Insurance applicable to that building, whichever is less.	No
Optional Coverages		
Sprinkler Leakage	Optional	Yes
Sinkhole	Optional	Can be added or excluded – Deductibles are 3%, 5%, and 10%.
Wind	Optional	Can be added or excluded. It can only be changed at renewal.
Terrorism	Optional	Can be added or excluded.

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Other Coverages		
Ordinance or Law (A, B, & C Combined)	Optional	Limit up to \$2,000,000 can be added or excluded.
Ordinance or Law (Coverage A)	Optional	Yes
Ordinance or Law (Coverage B)	Optional	Yes
Ordinance or Law (Coverage C)	Optional	Yes
Ordinance or Law (Coverage B & C)	Optional	Yes
Water	Determined by Cause of Loss Form	Yes
Coinsurance/Agreed Value	Optional	Yes
Business Income and Extra Expense (Business Interruption)	Not available	N/A
Equipment Breakdown	Optional	Yes
CGL	Not available	No
Replacement Cost for Personal Property	Not available	N/A
Actual Cash Value (ACV) Roof Option	Optional	Yes
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Available	No
Loss Assessment Optional Coverage	Not available	No
Manuscript Endorsements	Not available	No
Theft (Crime)	Determined by Cause of Loss	Yes
Vandalism	Determined by Cause of Loss	Yes
Deductible Options		
Hurricane Deductibles	1%, 2%, 3%, 5%, 10% for calendar year or occurrence.	Yes
All Other Peril Deductibles	\$1,000; \$2,500; \$5,000; \$10,000; \$25,000	Yes
Other Wind/Hail Deductible	Not available	N/A

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Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	2-Pay, 4-Pay, and 8-Pay	N/A
What down payment percentage is required for each?	60% for 2-Pay 45% for 4-Pay 30% for 8-Pay	N/A
Is premium finance available/acceptable?	Yes	N/A
Notes		
N/A		

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change, or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.