

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Building Coverage		
Cause of Loss Form	Hurricane and Other Windstorm	No
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
Optional Coverages		
Sprinkler Leakage	Not available	N/A
Sinkhole	Not available	N/A
Terrorism	Not available	N/A

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Other Coverages		
Water	Not available	N/A
Ordinance or Law	Optional	Yes
Coinsurance/Agreed Value	Optional	Yes
Business Income and Extra Expense (Business Interruption)	Not available	N/A
Equipment Breakdown	Not available	N/A
CGL	Not available	N/A
Replacement Cost for Personal Property	Not available	N/A
Actual Cash Value (ACV) Roof Option	Not available	N/A
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Optional	Yes
Loss Assessment Optional Coverage	Not available	N/A
Manuscript Endorsements	Not available	N/A
Theft (Crime)	Not available	N/A
Increased Cost of Construction	\$10,000 of 5% of the Limit of Insurance applicable to that building whichever is less	No
Deductible Options		
Hurricane Deductibles	1%, 2%, 3%, 5%, 10% for Calendar Year of Occurrence	Yes
All Other Peril Deductibles	N/A	N/A
Other Wind/Hail Deductible	1%, 2%, 3%, 5%, 10%, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000	Yes

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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 20% for 8 Pay	N/A
Is premium finance available/acceptable?	Acceptable	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.