







Depopulation CRW Coverage Comparison for Citizens and Slide

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Building Coverage				
Cause of Loss Form	Hurricane and Other Windstorm	Hurricane and Other Windstorm	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No	No
Minimum Building Coverage	\$0	\$50,000	No	No
Maximum Building Coverage	No Max: Over \$10M Individual Risk Rated (A-Rated)	None	No	No
Auxiliary Building Coverage				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Aux Building Coverage	\$0	None	No	Yes
Maximum Aux Building Coverage	No Max	None	No	Yes
Special Class Coverage				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Special Class Coverage	\$0	None	No	Yes
Maximum Special Class Coverage	No Max	None	No	Yes
BPP Coverage				
Loss Settlement	Actual Cash Value	Replacement Cost	No	No
Minimum BPP Coverage	\$0	None	No	Yes
Maximum BPP Coverage	No Max	None	No	Yes

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Optional Coverages				
Sprinkler Leakage	Not available	Not available	No	N/A
Sinkhole	Not available	Not available	No	N/A
Terrorism	Not available	Not available	No	N/A
Other Coverages				
Water	Not available	Not available	No	N/A
Ordinance or Law	N/A	Optional	N/A	Yes
Coinsurance/Agreed Value	Not available	Optional	No	Yes
Business Income and Extra Expense (Business Interruption)	Not available	Not available	No	N/A
Equipment Breakdown	Not available	Not available	No	N/A
CGL	Not available	Not available	No	N/A
Replacement Cost for Personal Property	Not available	Not available	No	N/A
Actual Cash Value (ACV) Roof Option	Not available	Not available	No	N/A
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Not available	Optional	No	Yes
Loss Assessment Optional Coverage	Not available	Not available	No	N/A
Manuscript Endorsements	Not available	Not available	No	N/A
Theft (Crime)	Not available	Not available	No	N/A
Increased Cost of Construction	Not available	\$10,000 of 5% of the Limit of Insurance applicable to that building whichever is less	No	No
Deductible Options				
Hurricane Deductibles	3%, 5%, 10%	1%, 2%, 3%, 5%, 10% for Calendar Year of Occurrence	Per occurrence minimum: \$1,000 Calendar Year Minimum: \$1,000	Yes
All Other Peril Deductible	N/A	N/A	N/A	N/A
Other Wind/Hail Deductible	1%, 3%, 5%	1%, 2%, 3%, 5%, 10%, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000	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 semiannual	2 Pay, 4 Pay, and 8 Pay
What down payment percentage is required for each?	<p>Semiannual Payment Plan: 60%; 40% (Next Installment Payment)</p> <p>Quarterly Payment Plan: 40%; 20% (Next 3 Installment Payments)</p> <p>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.</p>	<p>60% for Two Pay</p> <p>45% for Four Pay</p> <p>30% for Eight Pay</p>
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. Payment plans are only available for insured billed policies.	Acceptable
Notes	Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third-party appraisal.	N/A