Depopulation CR-W Coverage Comparison for Citizens and Slide

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	Slide www.slideinsurance.com	CITIZENS PROPERTY INSURANCE CORPORATION	Slide www.slideinsurance.com
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**

As of January 2026 Assumption

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	Slide www.slideinsurance.com	CITIZENS PROPERTY INSURANCE CORPORATION	Slide www.slideinsurance.com
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	Not available	No	N/A
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**

	CITIZENS PROPERTY INSURANCE CORPORATION	Slide www.slideinsurance.com
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?	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.	60% for 2 Pay 45% for 4 Pay 30% for 8 Pay
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