Depopulation CR-M Coverage Comparison for Citizens and American Integrity

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens Property Insurance Corporation	American Integrity Insurance Group	Citizens Property Insurance Corporation	American Integrity Insurance Group
Building Coverage				
Cause of Loss Form	Basic	Basic, Broad, Special	No	**Yes**
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No	No
Minimum Building Coverage	$50,000	$50,000	No	No
Maximum Building Coverage	No Max: Over $10M Individual Risk Rated (A-Rated).	No maximum	No	No
Auxiliary Building Coverage				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Aux Building Coverage	$0	$0	No	No
Maximum Aux Building Coverage	No max	No maximum	No	No
Special Class Coverage				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Special Class Coverage	$0	$0	No	No
Maximum Special Class Coverage	No max	No maximum	No	No
BPP Coverage				
Loss Settlement	Actual Cash Value	**Replacement Cost**	No	**Yes**
Minimum BPP Coverage	$0	$0	No	No
Maximum BPP Coverage	No max	No maximum	No	No

As of January 2026 Assumption

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	AMERICAN INTEGRITY INSURANCE GROUP	CITIZENS PROPERTY INSURANCE CORPORATION	AMERICAN INTEGRITY INSURANCE GROUP
Additional Coverages				
Increased Cost of Construction	Limited to 5% of building limit of liability or $10,000, whichever is less.	Limited to 12% of building limit of liability or $250,000, whichever is less.	No	No
Optional Coverages				
Sprinkler Leakage	If not excluded	If not excluded	Yes	Yes
Sinkhole	Optional	Optional	Yes	Yes
Wind	If not excluded	**Available**	**Yes**	No
Terrorism	Optional	Optional	Yes	Yes
Other Coverages				
Ordinance or Law	Not available	**Optional**	No	**Yes**
Water	Not available	**Not Available (except Backup of Sewers and Drains Coverage with Limit of Liability at $150,000).**	No	No
Coinsurance/Agreed Value	Not available	**Available**	No	**Yes**
Business Income and Extra Expense (Business Interruption)	Not available	Not available	No	No
Equipment Breakdown	Not available	**Optional**	No	**Yes**
CGL	Not available	Not available	No	No
Replacement Cost for Personal Property	Not available	**Available**	No	No
Actual Cash Value (ACV) Roof Option	Not available	**Available**	No	No
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Not available	**Limit of Liability $250,000**	No	No
Loss Assessment Optional Coverage	Not available	Not available	No	No
Manuscript Endorsements	Not available	Not available	No	No
Theft (Crime)	Not available	**Available**	No	**Depends on cause of loss form**
Deductible Options				
Hurricane Deductibles	3%, 5%, X-Wind	2%, 3%, 5%	Per occurrence minimum: $2,500 Calendar Year Minimum: $1,000	Occurrence Hurricane Deductible and Calendar Year Hurricane Deductible are available.
All Other Peril Deductible	$1,000; $2,500; $5,000; $10,000	$1,000; $2,500; $5,000; $10,000	N/A	N/A
Other Wind/Hail Deductible	N/A	$1,000; $2,500; $5,000; $10,000	N/A	N/A

	CITIZENS PROPERTY INSURANCE CORPORATION	AMERICAN INTEGRITY INSURANCE GROUP
Payment Options		
Are payment plans available, other than full-pay?	**Yes**	No
If Yes to above, what payment options are available?	**Quarterly or semiannual**	Not available
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.**	N/A
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.**	Should the insured elect to obtain premium financing through a third party, the total premium must be remitted in full with a legible copy of the external finance agreement. Internal premium financing is not provided.
Notes	**Building/Special Class Valuation Source:** Based on 100% of Replacement Cost derived off third-party appraisal.	**Building/Special Class Valuation Source:** Based on 100% of Replacement Cost derived off third party appraisal.