







# Depopulation CRW Coverage Comparison for Citizens and American Integrity

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Building Coverage</b>				
Cause of Loss Form	Hurricane and Other Windstorm	Windstorm or Hail	No	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No	No
Minimum Building Coverage	\$0	\$0	No	No
Maximum Building Coverage	No Max: Over \$10M Individual Risk Rated (A-Rated)	No maximum	No	No
<b>Auxiliary Building Coverage</b>				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Aux Building Coverage	\$0	\$0	No	No
Maximum Aux Building Coverage	No maximum	No maximum	No	No
<b>Special Class Coverage</b>				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Special Class Coverage	\$0	\$0	No	No
Maximum Special Class Coverage	No maximum	No maximum	No	No
<b>BPP Coverage</b>				
Loss Settlement	Actual Cash Value	Replacement Cost	No	Yes
Minimum BPP Coverage	\$0	\$0	No	No
Maximum BPP Coverage	No maximum	No maximum	No	No

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

		
<b>Payment Options</b>		
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.	Not available
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.	Not available
<b>Notes</b>	<b>Building/Special Class Valuation Source:</b> Based on 100% of Replacement Cost derived off third-party appraisal.	<b>Building/Special Class Valuation Source:</b> Based on 100% of Replacement Cost derived off third party appraisal.