

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Building Coverage		
Cause of Loss Form	Basic, Broad, Special	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Building Coverage	\$50,000	No
Maximum Building Coverage	No maximum	No
Aux Building Coverage		
Loss Settlement	Replacement Cost	No
Minimum Aux Building Coverage	\$0	No
Maximum Aux Building Coverage	No maximum	No
Special Class Coverage		
Loss Settlement	Replacement Cost	No
Minimum Special Class Coverage	\$0	No
Maximum Special Class Coverage	No maximum	No
BPP Coverage		
Loss Settlement	Replacement Cost	Yes
Minimum BPP Coverage	\$0	No
Maximum BPP Coverage	No maximum	No
Additional Coverages		
Increased Cost of Construction	Limited to 12% of building limit of liability or \$250,000, whichever is less.	No

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Optional Coverages		
Sprinkler Leakage	If not excluded	Yes
Sinkhole	Optional	Yes
Wind	Available	No
Terrorism	Optional	Yes
Other Coverages		
Ordinance or Law	Optional	Yes
Water	Not Available (except Backup of Sewers and Drains Coverage with Limit of Liability at \$150,000).	No
Coinsurance/Agreed Value	Available	Yes
Business Income and Extra Expense (Business Interruption)	Not available	No
Equipment Breakdown	Optional	Yes
CGL	Not available	No
Replacement Cost for Personal Property	Available	No
Actual Cash Value (ACV) Roof Option	Available	No
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Limit of Liability \$250,000	No
Loss Assessment Optional Coverage	Not available	No
Manuscript Endorsements	Not available	No
Theft (Crime)	Available	Depends on cause of loss form
Deductible Options		
Hurricane Deductibles	2%, 3%, 5%	Occurrence Hurricane Deductible and Calendar Year Hurricane Deductible are available.
All Other Peril Deductibles	\$1,000; \$2,500; \$5,000; \$10,000	N/A
Other Wind/Hail Deductible	\$1,000; \$2,500; \$5,000; \$10,000	N/A

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Payment Options		
Are payment plans available, other than full-pay?	No	N/A
If Yes to above, what payment options are available?	Not available	N/A
What down payment percentage is required for each?	N/A	N/A
Is premium finance available/acceptable?	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.	N/A
Notes		
Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third party appraisal.		

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.