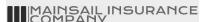
## Depopulation CRM Coverage Comparison for Citizens and Mainsail

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY RISURANCE COMPORATION	MAINSAIL INSURANCE COMPANY	CITIZENS	<b>III</b>   MAINSAIL INSURANCE  COMPANY
Building Coverage				
Cause of Loss Form	Basic	Special	No	No
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).	\$10,000,000	No	No
Auxiliary Building Coverage	(11.11.12)			
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
Special Class Coverage				
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
BPP Coverage				
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?			
	CITIZENS	MAINSAIL INSURANCE	CITIZENS	MAINSAIL INSURANCE		
Additional Coverages						
Increased Cost of Construction	Limited to 5% of building limit of liability or \$10,000, whichever is less.	Limited to 5% of building limit of liability or \$10,000, 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	Included	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	Optional	No	Yes		
Business Income and Extra Expense (Business Interruption)	Not available	Not available	No	No		
Equipment Breakdown	Not available	Available	No	Yes		
CGL	Not available Not available	Not available  Available	No No	No Yes		
Replacement Cost for Personal Property Actual Cash Value (ACV) Roof Option	Not available  Not available	Optional	No No	Yes		
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Not available  Not available	Limit of Liability \$250,000	No	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	No		
Deductible Options						
Hurricane Deductibles	3%, 5%, X-Wind	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	Not available		
Other Wind/Hail Deductible	N/A	Available	N/A	Yes		





	CITIZENS	MAINSAIL INSURANCE COMPANY	
Payment Options			
Are payment plans available, other than full-pay?	Yes	Yes	
If Yes to above, what payment options are available?	Quarterly or semiannual	Quarterly or semiannual	
What down payment percentage is required for each?	Semiannual Payment Plan: 60%; 40% (Next Installment Payment)	Semiannual Payment Plan:60% + 100% of fees and assessments	
	Quarterly Payment Plan: 40%; 20% (Next 3 Installment Payments)	Quarterly Payment Plan: 45% + 100% of fees and assessments	
	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.	Note: An interest charge of 18% simple interest per year will be charged on the unpaid balance and is billed and due with each installment.	
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.	If the insured elects to use outside premium financing, 100% of premium must be submitted with a legible copy of the outside finance agreement.	
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.	