Depopulation CR-M Coverage Comparison for Citizens and Mainsail

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	MAINSAIL INSURANCE COMPANY	CITIZENS PROPERTY INSURANCE CORPORATION	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				
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

As of November 2025 Assumption

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	MAINSAIL INSURANCE COMPANY	CITIZENS PROPERTY INSURANCE CORPORATION	MAINSAIL INSURANCE COMPANY
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	No	No
Replacement Cost for Personal Property	Not available	**Available**	No	**Yes**
Actual Cash Value (ACV) Roof Option	Not available	**Optional**	No	**Yes**
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	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 PROPERTY INSURANCE CORPORATION	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) 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.	Semiannual Payment Plan:60% + 100% of fees and assessments Quarterly Payment Plan: 45% + 100% of fees and assessments 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.