Depopulation CR-W 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	Hurricane and Other Windstorm	Windstorm or Hail	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No	No
Minimum Building Coverage	$0	$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 Max**	$10,000,000	No	No
Special Class Coverage				
Loss Settlement	**Replacement Cost**	Actual Cash Value	No	No
Minimum Special Class Coverage	$0	$0	No	No
Maximum Special Class Coverage	**No Max**	$10,000,000	No	**Yes**
BPP Coverage				
Loss Settlement	Actual Cash Value	Actual Cash Value	No	No
Minimum BPP Coverage	$0	$0	No	No
Maximum BPP Coverage	No Max	$10,000,000	No	**Yes**

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
Optional Coverages				
Sprinkler Leakage	Not available	Not available	No	No
Sinkhole	Not available	Not available	No	No
Terrorism	Not available	Not available	No	No
Other Coverages				
Water	Not available	Not available	No	No
Ordinance or Law	N/A	Not available	N/A	No
Coinsurance/Agreed Value	Not available	Not available	No	No
Business Income and Extra Expense (Business Interruption)	Not available	Not available	No	No
Equipment Breakdown	Not available	Not available	No	No
CGL	Not available	Not available	No	No
Replacement Cost for Personal Property	Not available	Not available	No	No
Actual Cash Value (ACV) Roof Option	Not available	Not available	No	No
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Not available	Not available	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	No	No
Increased Cost of Construction	Not available	Not available	No	No
Deductible Options				
Hurricane Deductibles	3%, 5%, 10%	3%, 5%, 10%	Per occurrence minimum: $1,000 Calendar Year Minimum: $1,000	Minimum Deductible- $1,000
All Other Peril Deductible	N/A	N/A	N/A	N/A
Other Wind/Hail Deductible	1%, 3%, 5%	1%, 3%, 5%	Yes	Minimum Deductible - $1,000

	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.	40% Quarterly; 60% Semiannual 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.
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.	Yes, however, lienholders, mortgagees (if escrowed) and premium finance companies are not eligible for the quarterly or semi-annual payment plans.
Notes	**Building/Special Class Valuation Source:** Based on 100% of Replacement Cost derived off third-party appraisal.	N/A