Depopulation CR-M Coverage Comparison for Citizens and Trident

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens Property Insurance Corporation	Trident Insurance	Citizens Property Insurance Corporation	Trident Insurance
Building Coverage				
Cause of Loss Form	Basic	Basic, Broad, Special	No	**Yes**
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).	None	No	No
Auxiliary Building Coverage				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Aux Building Coverage	$0	None	No	**Yes**
Maximum Aux Building Coverage	No maximum	None	No	**Yes**
Special Class Coverage				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Special Class Coverage	$0	None	No	**Yes**
Maximum Special Class Coverage	No maximum	None	No	**Yes**
BPP Coverage				
Loss Settlement	Actual Cash Value	**Replacement Cost**	No	No
Minimum BPP Coverage	$0	None	No	**Yes**
Maximum BPP Coverage	No maximum	None	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	TRIDENT INSURANCE	CITIZENS PROPERTY INSURANCE CORPORATION	TRIDENT INSURANCE
Additional Coverages				
Increased Cost of Construction	Limited to 5% of building limit of liability or $10,000, whichever is less.	$10,000 or 5% of the Limit of Insurance applicable to that building, whichever is less.	No	No
Optional Coverages				
Sprinkler Leakage	If not excluded	If not excluded	Yes	Yes
Sinkhole	Optional	Optional	Yes	Can be added or excluded – Deductibles are 3%,5% 10%.
Wind	If not excluded	**Optional**	Yes	Can be added or excluded. Can only be changed at renewal.
Terrorism	Optional	Optional	Yes	Can be added or excluded.
Other Coverages				
Ordinance or Law	Not available	**Optional**	No	**Yes**
Ordinance or Law (Coverage A)	N/A	**Optional**	N/A	**Yes**
Ordinance or Law (Coverage B)	N/A	**Optional**	N/A	**Yes**
Ordinance or Law (Coverage C)	N/A	**Optional**	N/A	**Yes**
Ordinance or Law (Coverage B & C)	N/A	**Optional**	N/A	**Yes**
Water	Not available	Excluded	No	No
Coinsurance/Agreed Value	Not available	**Optional**	No	**Yes**
Business Income and Extra Expense (Business Interruption)	Not available	**Optional**	No	N/A
Equipment Breakdown	Not available	**Optional**	No	**Yes**
CGL	Not available	Not available	No	No
Replacement Cost for Personal Property	Not available	Not available	No	N/A
Actual Cash Value (ACV) Roof Option	Not available	Not available	No	**Yes**
Windstorm and Hail/Wind-Driven Rainwater Endorsement	Not available	**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	**Optional**	No	**Yes**
Vandalism	N/A	**Optional**	N/A	**Yes**
Deductible Options				
Hurricane Deductibles	3%, 5%, X-Wind	2%,3%,5% for calendar year or occurrence.	Per occurrence minimum: $2,500 Calendar Year Minimum: $1,000	Yes
All Other Peril Deductible	$1,000; $2,500; $5,000; $10,000	$1,000; $2,500; $5,000; $10,000	N/A	**Yes**
Other Wind/Hail Deductible	N/A	N/A	N/A	N/A

	CITIZENS PROPERTY INSURANCE CORPORATION	TRIDENT INSURANCE
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or semiannual	2 Pay, 4 Pay, and 8 Pay
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.	60% for Two Pay 40% for Four Pay 30% for Eight Pay
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.	Yes
Notes	Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third-party appraisal.	N/A