

Coverage Worksheet Commercial Residential Wind-Only



| Coverage Type | Coverage Details | Can the coverage be added, changed, or excluded, or the limit increased? | |
|-------------------------------------|-------------------|---|--|
| Coverages | | | |
| Building Coverage | | | |
| Cause of Loss Form | Windstorm or Hail | No | |
| Loss Settlement | Replacement Cost | No | |
| Minimum Building Coverage | \$50,000 | No | |
| Maximum Building Coverage | \$50,000,000 | No | |
| Auxiliary Building Coverage | | | |
| Loss Settlement | Replacement Cost | No | |
| Minimum Aux Building Coverage | \$0 | No | |
| Maximum Aux Building Coverage | \$10,000,000 | No | |
| Special Class Coverage | | | |
| Loss Settlement | Replacement Cost | No | |
| Minimum Special Class Coverage | \$0 | No | |
| Maximum Special Class Coverage | \$10,000,000 | No | |
| Business Personal Property Coverage | | | |
| Loss Settlement | Actual Cash Value | No | |
| Minimum BPP Coverage | \$0 | No | |
| Maximum BPP Coverage | \$10,000,000 | Yes | |
| Optional Coverages | | | |
| Sprinkler Leakage | Not Covered | No | |
| Sinkhole | Not Covered | No | |
| Terrorism | Not Covered | No | |

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|--|---|---|
| Other Coverages | | |
| Water | Not Available | No |
| Ordinance or Law | Not Available | No |
| Coinsurance / Agreed Value | Not Available | No |
| Business Income and Extra Expense (Business Interruption) | Not Available | No |
| Equipment Breakdown | Not Available | No |
| CGL | Not Available | No |
| Replacement Cost for Personal Property | Not Available | No |
| Actual Cash Value (ACV) Roof Option | Not Available | No |
| Windstorm and Hail / Wind Driven Rainwater Endorsement | Not Available | No |
| Loss Assessment Optional Coverage | Not Available | No |
| Manuscript Endorsements | Not Available | No |
| Theft (Crime) | Not Available | No |
| Increased Cost of Construction | Not Available | No |
| Deductible Options | | |
| Hurricane Deductibles | 3%, 5%, 10% | Minimum Deductible - \$1,000 |
| Other Wind Deductibles | 1%, 3%, 5% | Minimum Deductible - \$1,000 |
| Payment Options | | |
| Are payment plans available, other than full-pay? | Yes | |
| If Yes to above, what payment options are available? | Quarterly or Semi-annual | |
| What down payment percentage is required for each? | 40% Quarterly, 60% Semi-annual 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? | Yes, however, lienholders, mortgagees (if escrowed) and premium finance companies are not eligible for the quarterly or semi-annual payment plans. | |

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