





# Depopulation CRM Coverage Comparison for Citizens and CORE

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Building Coverage</b>				
Cause of Loss Form	Basic	Basic	No	No
Loss Settlement (RC or ACV)	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)	\$50,000,000	No	No
<b>Auxiliary Building Coverage</b>				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Building Coverage	\$0	\$0	No	No
Maximum Building Coverage	No Max	\$10,000,000	No	No
<b>Special Class Coverage</b>				
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Minimum Building Coverage	\$0	\$0	No	No
Maximum Building Coverage	No Max	\$10,000,000	No	No
<b>BPP Coverage</b>				
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

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<b>Additional Coverages</b>				
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 greater.	No	No
<b>Optional Coverages</b>				
Sprinkler Leakage	If not excluded	If not excluded.	Yes	Yes, coverage can be excluded.
Sinkhole	Optional	Optional	Yes	Yes, coverage can be added or excluded. 10% deductible applies.
Wind	If not excluded	Optional	Yes	Yes, coverage can be added or excluded.
Terrorism	Optional	Optional	Yes	Yes, coverage can be added or excluded.
<b>Other Coverages</b>				
Ordinance or Law	Not Available	Not Available	No	No
Water	Not Available	Not Available	No	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
<b>Deductible Options</b>				
Hurricane Deductibles	3%, 5%, X-Wind	3%, 5%, X-Wind	Per occurrence minimum: \$2,500 Calendar Year Minimum: \$1,000	Available deductible options based on Building limit.
All Other Peril Deductible	\$1,000; \$2,500; \$5,000; \$10,000	\$1,000; \$2,500; \$5,000; \$10,000	N/A	N/A



**Payment Options**

Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	Quarterly or Semi-Annual
What down payment percentage is required for each?	Semi-annual Payment Plan: 40% 60% Quarterly Payment Plan: 20% 40% 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% 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?	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, however, lienholders, mortgagees (if escrowed) and premium finance companies are not eligible for the quarterly or semi-annual payment plans.
<b>Notes</b>	Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third party appraisal.	N/A