

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
<b>Coverages</b>		
<b>Building Coverage</b>		
Cause of Loss Form	Windstorm or Hail	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Available	Replacement Cost or Actual Cash Value
Minimum Building Coverage	\$0	No
Maximum Building Coverage	\$1,000,000 Building, Business Personal Property and Improvements and Betterments.	No
<b>Aux Building Coverage</b>		
Loss Settlement	Available	Replacement Cost or Actual Cash Value
Minimum Aux Building Coverage	\$0	No
Maximum Aux Building Coverage	\$1,000,000 Building, Business Personal Property and Improvements and Betterments.	No
<b>Special Class Coverage</b>		
Loss Settlement	Not Available	N/A
Minimum Special Class Coverage	Not Available	N/A
Maximum Special Class Coverage	Not Available	N/A
<b>Business Personal Property (BPP) Coverage</b>		
Loss Settlement	Available	Replacement Cost or Actual Cash Value
Minimum BPP Coverage	\$0	No
Maximum BPP Coverage	\$1,000,000 Building, Business Personal Property and Improvements and Betterments.	No

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<b>Mobile Home (Office, School)</b>		
Loss Settlement	Not Available	No
Minimum Mobile Home Coverage	Not Available	No
Maximum Mobile Home Coverage	Not Available	No
<b>Builders Risk (Single Family Homes only, on Consent to Rate Basis)</b>		
Loss Settlement	Not Available	No
Minimum Builders Risk Coverage	Not Available	No
Maximum Builders Risk Coverage	Not Available	No
<b>Other Coverages</b>		
Sinkhole	Not Available	No
Terrorism	Available	Yes
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	Available	Yes
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

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Theft (Crime)	Not Available	No
Increased Cost of Construction	Not Available	No
<b>Deductible Options</b>		
Hurricane Deductibles	Not Available	No
All Other Peril Deductibles	N/A	N/A
Other Wind/Hail Deductible	1%, 2%, 3%, 5%, 10%	Yes
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	
If Yes to above, what payment options are available?	Semi-annual, Quarterly and Monthly	
What down payment percentage is required for each?	Semi-annual Payment Plan: 60% Quarterly Payment Plan: 40% Monthly: 20%  Note: One time set up fee of \$10.00 and \$3.00 per installment.	
Is premium finance available/acceptable?	No	

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