






## Depopulation CNRM Coverage Comparison for Citizens and Manatee

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	Special available with Manatee.
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No	Both are available.
Minimum Building Coverage	\$100,000	\$100,000	No	Yes
Maximum Building Coverage	\$2.5M; 1st Loss Rated if Replacement Cost is over \$2.5M. Maximum replacement cost limit per building property is \$20M.	\$2,500,000	No	Yes
<b>Auxiliary Building Coverage</b>				
Loss Settlement	N/A	Available	N/A	Replacement Cost or Actual Cash Value
Minimum Building Coverage	N/A	\$100,000	N/A	Yes
Maximum Building Coverage	N/A	\$2,500,000	N/A	Yes
<b>Special Class Coverage</b>				
Loss Settlement	N/A	Available	N/A	Replacement Cost or Actual Cash Value
Minimum Building Coverage	N/A	No Minimum	N/A	N/A
Maximum Building Coverage	N/A	No Maximum	N/A	N/A
<b>BPP Coverage</b>				
Loss Settlement	Replacement Cost	Available	No	Replacement Cost or Actual Cash Value
Minimum BPP Coverage	\$0	\$25,000	No	Yes
Maximum BPP Coverage	\$2M; 1st Loss Rated if Replacement Cost is over \$2M. Maximum replacement cost limit for business personal property per building is \$20M.	\$2,500,000	No	Yes

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Additional Coverages</b>				
Increased Cost of Construction	5% of building limit of liability or \$10,000, whichever is less.	5% of building limit of liability or \$10,000, whichever is less.	No	No
<b>Optional Coverages</b>				
Sinkhole	Optional	Optional	Yes	Yes
Terrorism	Optional	Optional	Yes	Yes
<b>Other Coverages</b>				
Ordinance or Law	Not Available	Available	No	Yes
Water	Not Available	Not Available	No	No
Coinsurance/Agreed Value	Not Available	Coinsurance Available	No	Coinsurance 80%, 90%, or 100%; Agreed Value Not Available.
Business Income and Extra Expense (Business Interruption)	Not Available	Available	No	Yes
Equipment Breakdown	Not Available	Required	No	No
CGL	Not Available	Available	No	Yes
Actual Cash Value (ACV) Roof Option	Not Available	Required when Roof age is > 25 years old.	No	Yes
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	Available (included in Special Cause of Loss, or Burglary and Theft on Crime Coverage Part).	No	Yes
Property Coverage Extension Endorsement	N/A	\$175 per location	N/A	N/A
<b>Deductible Options</b>				
Hurricane Deductibles	2%, 3%, 5%, 10%, 15%, 20%	Not Available	Yes	No
All Other Peril Deductible	\$1,000; \$2,500; \$5,000; \$7,500; \$10,000; \$15,000; \$25,000; \$50,000; \$75,000; \$100,000	\$1,000; \$2,500; \$5,000; \$7,500; \$10,000; \$15,000; \$25,000	Yes	Yes
Other Wind/Hail Deductible	N/A	1%, 2%, 3%, 5%, 10%	N/A	Yes



**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?	<p>Semi-annual Payment Plan: 40% 60% Quarterly Payment Plan: 20% 40%</p> <p>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.</p>	<p>Semi-annual Payment Plan: 60% Quarterly Payment Plan: 40% Monthly: 20%</p> <p>Note: One time set up fee of \$10.00 and \$3.00 per installment.</p>
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.	No
<b>Notes</b>	Building/Special Class Valuation Source: Citizens inspects to determine building replacement cost, coverage limit subject to program maximum limit.	N/A