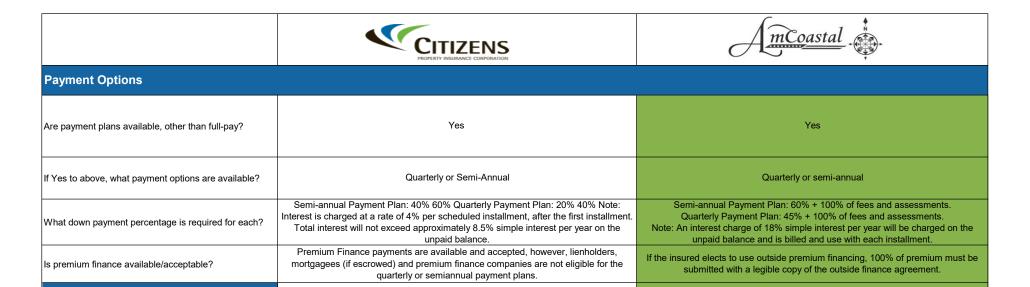
## **Depopulation CRM Coverage Comparison for Citizens and American Coastal**

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?					
	CITIZENS	mCoastal .	CITIZENS	mCoastal				
Building Coverage								
Cause of Loss Form	Basic	Special	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)	No Max	No	No				
Auxiliary Building Coverage								
Loss Settlement	Replacement Cost	Replacement Cost	No	No				
Minimum Building Coverage	\$0	\$0	No	No				
Maximum Building Coverage	No Max	No Max	No	No				
Special Class Coverage								
Loss Settlement	Replacement Cost	Replacement Cost	No	No				
Minimum Building Coverage	\$0	\$0	No	No				
Maximum Building Coverage	No Max	No Max	No	No				
BPP Coverage								
Loss Settlement	Actual Cash Value	Replacement Cost	No	Yes				
Minimum BPP Coverage	\$0	\$0	No	No				
Maximum BPP Coverage	No Max	No Max	No	No				

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?					
	CITIZENS	mCoastal	CITIZENS	<u>mCoastal</u> .				
Additional Coverages								
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 less.	No	No				
Optional Coverages								
Sprinkler Leakage	If not excluded	If not excluded	Yes	Yes				
Sinkhole	Optional	Optional	Yes	Yes				
Wind	If not excluded	Available	Yes	No				
Terrorism	Optional	Optional	Yes	Yes				
Other Coverages								
Ordinance or Law	Not Available	Optional	No	Yes				
Water	Not Available	Not Available (except Backup of Sewers and Drains Coverage with Limit of Liability at \$150,000).	No	No				
Coinsurance/Agreed Value	Not Available	Optional	No	Yes				
Business Income and Extra Expense (Business Interruption)	Not Available	CRM x Apartments: Not Available Apartments: Optional	No	Yes				
Equipment Breakdown	Not Available	Optional	No	Yes				
Replacement Cost for Personal Property	Not Available  Not Available	Not Available  Available	No No	No Yes				
Actual Cash Value (ACV) Roof Option	Not Available  Not Available	Optional	No No	Yes				
Windstorm and Hail/Wind Driven Rainwater Endorsement	Not Available	Limit of Liability \$250,000.	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	No	No				
Deductible Options  Hurricane Deductibles	3%, 5%, X-Wind	2%, 3%, 5%, 7.5%, 10%	Per occurrence minimum: \$2,500 Calendar Year Minimum: \$1,000	Occurrence Hurricane Deductible and Calendar Year Hurricane Deductible are available.				
All Other Peril Deductible	\$1,000; \$2,500; \$5,000; \$10,000	\$1,000; \$2,500; \$5,000; \$10,000; \$25,000; \$50,000; \$100,000	N/A	N/A				



Building/Special Class Valuation Source: Based on 100% of Replacement Cost

derived off third party appraisal.

Notes

Building/Special Class Valuation Source: Based on 100% of Replacement Cost

derived off third party appraisal.