

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
Coverages		
Building Coverage		
Cause of Loss Form	Basic, Broad, Special	Yes
Loss Settlement	Replacement Cost	No
Minimum Building Coverage	\$50,000	No
Maximum Building Coverage	None	No
Auxiliary Building Coverage		
Loss Settlement	Replacement Cost	No
Minimum Aux Building Coverage	None	Yes
Maximum Aux Building Coverage	None	Yes
Special Class Coverage		
Loss Settlement	Replacement Cost	No
Minimum Special Class Coverage	None	Yes
Maximum Special Class Coverage	None	Yes
Business Personal Property Coverage		
Loss Settlement	Replacement Cost	No
Minimum BPP Coverage	None	Yes
Maximum BPP Coverage	None	Yes
Additional Coverages		
Increased Cost of Construction	\$10,000 or 5% of the Limit of Insurance applicable to that building, whichever is less.	No
Optional Coverages		
Sprinkler Leakage	Not Covered	No
Sinkhole	Optional	Can be added or excluded – Deductibles are 3%,5% 10%

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Wind	Optional	Can be added or excluded. Can only be changed at renewal.
Terrorism	Optional	Can be added or excluded.
Other Coverages		
Ordinance or Law (A,B,& C Combined)	Optional	Limit up to 2,000,000 can be added or excluded
Ordinance or Law (Coverage A)	Optional	Yes
Ordinance or Law (Coverage B)	Optional	Yes
Ordinance or Law (Coverage C)	Optional	Yes
Ordinance or Law (Coverage B & C Combined)	Optional	Yes
Water	Excluded	No
Coinsurance / Agreed Value	Not Available	N/A
Business Income and Extra Expense (Business Interruption)	Not Available	N/A
Equipment Breakdown	Optional	Yes
CGL	Not Available	No
Replacement Cost for Personal Property	Not Available	N/A
Actual Cash Value (ACV) Roof Option	Optional	Yes
Windstorm and Hail / Wind Driven Rainwater Endorsement	Not Available	No
Loss Assessment Optional Coverage	Not Available	No
Manuscript Endorsements	Not Available	No
Vandalism	Optional	Yes
Theft (Crime)	Not Available	No
Deductible Options		
Hurricane Deductibles	1%,2%,3%,5% for calendar year or Occurrence	Yes
All Other Peril Deductibles	\$1,000, \$2,500, \$5,000, \$10,000	Yes
Other Wind/Hail Deductible	Not Available	N/A

Payment Options	
Are payment plans available, other than full-pay?	Yes
If Yes to above, what payment options are available?	2 Pay and 4 Pay
What down payment percentage is required for each?	60% for Two Pay 40% for Four Pay
Is premium finance available/acceptable?	No

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