

CR-W

Coverage Worksheet

Commercial Residential Wind-Only

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
Coverages		
Building Coverage		
Cause of Loss Form	Hurricane and Other Windstorm	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Building Coverage	\$0	No
Maximum Building Coverage	No Max: Over \$10M Individual Risk Rated (A-Rated)	No
Aux Building Coverage		
Loss Settlement	Replacement Cost	No
Minimum Aux Building Coverage	\$0	No
Maximum Aux Building Coverage	No Max	No
Special Class Coverage		
Loss Settlement	Replacement Cost	No
Minimum Special Class Coverage	\$0	No
Maximum Special Class Coverage	No Max	No
BPP Coverage		
Loss Settlement	Actual Cash Value	No
Minimum BPP Coverage	\$0	No
Maximum BPP Coverage	No Max	No

Coverage Type	Coverage Details	Can the coverage be added, changed, or excluded, or the limit increased?
Optional Coverages		
Sprinkler Leakage	Not Available	No
Sinkhole	Not Available	No
Terrorism	Not Available	No
Other Coverages		
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	Not Available	No
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
Theft (Crime)	Not Available	No
Increased Cost of Construction	Not Available	No
Deductible Options		
Hurricane Deductibles	3%, 5%, 10%	Per occurrence minimum: \$1,000 Calendar Year Minimum: \$1,000
All Other Peril Deductibles	N/A	N/A
Other Wind/Hail Deductible	1%, 3%, 5%	Yes

Payment Options							
Are payment plans available, other than full-pay?	Yes						
If Yes to above, what payment options are available?	Quarterly or semi-annual						
What down payment percentage is required for each?	<table border="0"> <tr> <td><u>Semi-annual Payment Plan:</u></td> <td><u>Quarterly Payment Plan:</u></td> </tr> <tr> <td>40%</td> <td>20%</td> </tr> <tr> <td>60%</td> <td>40%</td> </tr> </table> <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>	<u>Semi-annual Payment Plan:</u>	<u>Quarterly Payment Plan:</u>	40%	20%	60%	40%
<u>Semi-annual Payment Plan:</u>	<u>Quarterly Payment Plan:</u>						
40%	20%						
60%	40%						
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. Payment plans are only available for insured billed policies.						
Notes							
Building/Special Class Valuation Source: Based on 100% of Replacement Cost derived off third party appraisal.							

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change, or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.