

## National Specialty Insurance Company



# Wind Only Coverage Comparison: DW-2

Coverage Description	Citizens DW-2 Wind Only Policy	National Specialty DW-2 Wind Only Policy	Changes to Citizens Policy
Coverage Type	Wind Only	Wind Only	None

## Coverage A - Dwelling

Limits Available	Minimum \$25,000; Maximum \$800,000*	Minimum \$25,000; Maximum \$800,000*	None
Loss Settlement	Replacement Cost - (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred)	Replacement Cost - (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred)	None
Are pool cages, porches, carports covered under Coverage A?	No. Awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.	No. Awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.	None
Coastal Construction Control Line Exclusion	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.	None

\*\$1,000,000 in counties where the Florida OIR determines there is not a reasonable degree of competition.

## Coverage B - Other Structures

Percentage of Dwelling Coverage (Coverage A)	2% standard; Options 0, 5% and 10%	2% standard; Options 0, 5% and 10%	None
Loss Settlement	Buildings at Replacement Cost; Structures that are not buildings are at ACV.	Buildings at Replacement Cost; Structures that are not buildings are at ACV.	None
Are pool cages, porches, carports covered under Coverage B?	No, awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.	No, awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.	None
Coastal Construction Control Line Exclusion	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.	None

## Coverage C - Personal Property

Percentage of Dwelling Coverage (Coverage A)	25% Standard; Coverage available up to 50%	25% Standard; Coverage available up to 50%	None
Loss Settlement	ACV	ACV	None
Personal Property Off Premises	Covered	Covered	None

This document was prepared to provide a quick reference guide and does not supersede or change any of the coverages or exclusions existing in the actual policy form.

## National Specialty Insurance Company

Administered by:



# Wind Only Coverage Comparison: DW-2

Coverage Description	Citizens DW-2 Wind Only Policy	National Specialty DW-2 Wind Only Policy	Changes to Citizens Policy
Coverage Type	Wind Only	Wind Only	None

## Coverage D - Loss of Use

Percentage of Dwelling Coverage (Coverage A)	10%	10%	None
Loss Settlement	24 consecutive months	24 consecutive months	None

## Liability and Medical Payments

Coverage E - Liability	Not on Wind Only Program	Not on Wind Only Program	None
Coverage F - Medical Payments	Not on Wind Only Program	Not on Wind Only Program	None

## Coverages and Exclusions

Ordinance or Law Limit	No available coverage	No available coverage	None
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit	\$10,000 Property Limit	None
Loss Assessment	No available coverage	No available coverage	None
Debris Removal Limit	Reasonable Expense	Reasonable Expense	None
Tree Removal Limit	Not Covered	Not Covered	None
Food Spoilage Limit	Not Covered	\$500	None
Lock Replacement	Not Available	Not Available	None
Water Backup, Sewer and Drains	Not Available	Not Available	None
Electronic Data Restoration	Not Available	Not Available	None
Money, Coins and Medals	Not Covered	Not Covered	None
Securities and Collectable Stamps	Not Covered	Not Covered	None
Trailers	Not Covered	Not Covered	None
Watercraft	Not Covered	Not Covered	None
Jewelry, Watches, Furs, Precious Stones	Not Covered	Not Covered	None
Silverware, Gold	Not Covered	Not Covered	None
Grave Markers	Not Covered	Not Covered	None

## Miscellaneous Coverages

Is Scheduled Personal Property available?	No	No	None
Coverage for docks or boathouses available?	No	No	None
Coverage for structures over water available?	No	No	None

This document was prepared to provide a quick reference guide and does not supersede or change any of the coverages or exclusions existing in the actual policy form.

National Specialty Insurance Company

Administered by:



# Wind Only Coverage Comparison: DW-2

Coverage Description	Citizens DW-2 Wind Only Policy	National Specialty DW-2 Wind Only Policy	Changes to Citizens Policy
Coverage Type	Wind Only	Wind Only	None

## Assessment Potential

Assessments & Surcharges	Up to 45% Policyholder Surcharge plus assessments ordered or approved by the Office of Insurance Regulation for all admitted Insurance Companies.	No Citizens Policyholder Surcharge. Assessments as ordered or approved by the Office of Insurance Regulation for all admitted Insurance Companies.	No Policyholder Surcharge
--------------------------	---	--	---------------------------