

National Specialty Insurance Company

Administered by:



Wind Only Coverage Comparison: HW-2

Coverage Description	Citizens HW-2 Wind Only Policy	National Specialty HW-2 Wind Only Policy	Changes to Citizens Policy
Coverage Type	Wind Hail Only	Wind Hail 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; Replacement cost available	ACV; Replacement cost available	None
Personal Property Off Premises	Covered (limited to 10% of Coverage "C" limit or \$1,000, whichever is greater)	Covered (limited to 10% of Coverage "C" limit or \$1,000, whichever is greater)	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.

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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 available on Wind Only Program	Not available on Wind Only Program	None
Coverage F - Medical Payments	Not available on Wind Only Program	Not available on Wind Only Program	None

Additional Coverages

Ordinance or Law Limit	25% or 50% of Coverage A	25% or 50% of Coverage A	None
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit	\$10,000 Property Limit	None
Loss Assessment	\$1,000	\$1,000	None
Debris Removal Limit	Covered up to 5% of Coverage A	Covered up to 5% of Coverage A	None
Tree Removal Limit	Maximum \$500 per tree, \$1,000 total	Maximum \$500 per tree, \$1,000 total	None
Business Property Coverage Limit	\$2,500 on residence premises	\$2,500 on residence premises	None
Food Spoilage Limit	\$500	\$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

Special Limits of Liability

Money, Coins and Medals	Up to \$200	Up to \$200	None
Securities and Collectable Stamps	Up to \$1,500	Up to \$1,500	None
Trailers	Up to \$1,500	Up to \$1,500	None
Watercraft	Up to \$1,500	Up to \$1,500	None
Jewelry, Watches, Furs, Precious Stones	Up to \$1,500	Up to \$1,500	None
Silverware, Gold	Up to \$200	Up to \$200	None
Grave Markers	Up to \$5,000	Up to \$5,000	None

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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

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
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