











**Depopulation DWG1 Coverage Comparison
Round 22 Assumption 12/1/2025**





	 LOUISIANA CITIZENS <small>Property Insurance Corporation</small>	 <small>OCEAN HARBOR CASUALTY INSURANCE COMPANY</small>	 LOUISIANA CITIZENS <small>Property Insurance Corporation</small>	 <small>OCEAN HARBOR CASUALTY INSURANCE COMPANY</small>
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
Coverage A: Dwelling				
Covered Causes of Loss	Basic Form - Named perils	Basic Form - Named perils	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No. Note: 50% of replacement cost required	No
Minimum Coverage A (Coverage for the Dwelling)	\$1,000	No Minimum	No	No
Maximum Coverage A	\$1,500,000	\$1,500,000	No	No
Coverage B: Other Structures				
Covered Causes of Loss	Named perils	Named perils	No	No
Loss Settlement	Actual Cash Value	Actual Cash Value	No	No
Coverage Amount (as a percentage of Coverage A)	10% - payment under this coverage reduces Coverage A limit	10% - payment under this coverage reduces Coverage A limit	Yes, up to 50% of Coverage A available - payment under this coverage reduces Coverage A limit for the first 10%	Yes, up to 25% of Coverage A available - payment under this coverage reduces Coverage A limit for the first 10%
Coverage A, B and D: Special Limits				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	No	No	No	No
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No	No
Minimum Coverage C	\$1,000 (if contents only)	N/A	No	No
Maximum Coverage C	\$250,000	\$150,000	No	No
Coverage Amount (as a percentage of Coverage A)	No	No	Yes, coverage is available between \$1,000 and \$750,000	Yes, coverage is available up to 50%
Theft Coverage	No	No	No	No
Coverage D & E: Rental Value and Additional Living Expense				
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	Fair Rental Value - 10% payment under this coverage reduces Coverage A limit. Loss of Use - Not Covered	Fair Rental Value - 10% payment under this coverage reduces Coverage A limit. Loss of Use - Not Covered	No	No

				
Optional Coverages				
Earthquake Coverage	Not covered	Not covered	No	No
Flood Coverage	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	No
Windstorm or hail exclusion when damages caused by rain, snow, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.	Yes	Yes	No	
Windstorm or Hail Exclusion	No	No	Fire Only coverage available.	No
Ordinance or Law (as a percentage of Coverage A)	Not Covered	Not Covered	No	No
Sinkhole	Not Covered	Not Covered	No	No
Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	Not Covered	No	No
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	No
Is there a complete water damage exclusion?	No	No	No	No
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	No	No	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	Actual Cash Value	Actual Cash Value	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	Actual Cash Value	Actual Cash Value	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2% or 5% Coastal Plan - 5%	N/A	Yes, at renewal
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$500, \$1,000, \$2,500, \$5,000, \$10,000	N/A	Yes, at renewal



		
Minimum Policy Requirements		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	No
If structure is built over water is flood required?	Yes	Yes
Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
Payment Options and Policy Fees		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	<p>All policies are placed on a 4 payment plan. First Installment due on effective date. Second Installment due 60 days after effective date. Third Installment due 150 days after effective date. Fourth Installment due 240 days after effective date.</p>	<p>Semi-Annual (2 pay) First Installment, 55%, due on effective date. Second Installment, 45%, due 180 days after effective date. Quarterly (4 pay) First Installment, 25%, due on effective date. Second Installment, 25%, due 60 days after effective date. Third Installment, 25%, due 150 days after effective date. Fourth Installment, 25%, due 240 days after effective date.</p> <p>Installment fees are \$6. Installment fees do not apply to the down payment.</p>
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi-Annual: 55% plus fees and taxes Quarterly: Semi-Annual: 25% plus fees and taxes
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	GA Processing Fee \$25
Cancellation of Premium	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am and coverage with LCPIC less than 3 years with exceptions.	Pro-rata cancellation of return premium shall be used for all policies cancelled. All cancellations are subject to minimum premium requirements.
List of other coverage limitations		
Any other coverage limitations not listed		

This document is a quick reference guide and does not change any of the coverages or exclusions that are in the actual policy form(s). For a precise and complete understanding of the terms, conditions, coverages, and exclusions, you should refer to the actual policy form(s), which can be obtained through your producer.

**Depopulation DWG1 Wind & Hail Only Coverage Comparison
Round 22 Assumption 12/1/2025**





					
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?		
Coverage A: Dwelling					
Covered Causes of Loss	Wind & Hail Only	Wind & Hail Only	No	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No; Note: 50% of replacement cost required	No	No
Minimum Coverage A (Coverage for the Dwelling)	\$1,000	No Minimum	No	No	No
Maximum Coverage A	\$1,500,000	\$1,500,000	No	No	No
Coverage B: Other Structures					
Covered Causes of Loss	Wind & Hail Only	Wind & Hail Only	No	No	No
Loss Settlement	Actual Cash Value	Actual Cash Value	No	No	No
Coverage Amount (as a percentage of Coverage A)	10% - payment under this coverage reduces Coverage A limit	10% - payment under this coverage reduces Coverage A limit	Yes, up to 50% of Coverage A available - payment under this coverage reduces Coverage A limit for the first 10%	Yes, up to 25% of Coverage A available - payment under this coverage reduces Coverage A limit for the first 10%	Yes, up to 25% of Coverage A available - payment under this coverage reduces Coverage A limit for the first 10%
Coverage A, B and D: Special Limits					
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	No	No	No	No	No
Coverage C: Personal Property					
Covered Causes of Loss	Wind & Hail Only	Wind & Hail Only	No	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No	No	No
Minimum Coverage C	\$1,000 (if contents only)	N/A	No	No	No
Maximum Coverage C	\$250,000	\$150,000	No	No	No
Coverage Amount (as a percentage of Coverage A)	No	No	Yes, coverage is available between \$1,000 and \$750,000	Yes, coverage is available up to 50%	Yes, coverage is available up to 50%
Theft Coverage	No	No	No	No	No
Coverage D & E: Rental Value and Additional Living Expense					
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	Fair Rental Value - 10% payment under this coverage reduces Coverage A limit. Loss of Use - Not Covered	Fair Rental Value - 10% payment under this coverage reduces Coverage A limit. Loss of Use - Not Covered	No	No	No





Optional Coverages				
Earthquake Coverage	Not covered	Not covered	No	No
Flood Coverage	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	No
Windstorm or hail exclusion when damages caused by rain, snow, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.	Yes	Yes	No	
Windstorm or Hail Exclusion	No	No	No	No
Ordinance or Law (as a percentage of Coverage A)	Not Covered	Not Covered	No	No
Sinkhole	Not Covered	Not Covered	No	No
Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	Not Covered	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	Actual Cash Value	Actual Cash Value	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	Actual Cash Value	Actual Cash Value	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2% or 5% Coastal Plan - 5%	Yes	Yes, at renewal
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$500, \$1,000, \$2,500, \$5,000, \$10,000	Yes	Yes, at renewal

	 LOUISIANA CITIZENS Property Insurance Corporation	 OCEAN HARBOR CASUALTY INSURANCE COMPANY
Minimum Policy Requirements		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	No
If structure is built over water is flood required?	Yes	Yes
Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
Payment Options and Policy Fees		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	All policies are placed on a 4 payment plan. First Installment due on effective date. Second Installment due 60 days after effective date. Third Installment due 150 days after effective date. Fourth Installment due 240 days after effective date.	Semi-Annual (2 pay) First Installment, 55%, due on effective date. Second Installment, 45%, due 180 days after effective date. Quarterly (4 pay) First Installment, 25%, due on effective date. Second Installment, 25%, due 60 days after effective date. Third Installment, 25%, due 150 days after effective date. Fourth Installment, 25%, due 240 days after effective date. Installment fees are \$6. Installment fees do not apply to the down payment.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi-Annual: 55% plus fees and taxes Quarterly: 25% plus fees and taxes
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	GA Processing Fee \$25
Cancellation of Premium	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am and coverage with LCPIC less than 3 years with exceptions.	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am.
List of other coverage limitations		
Any other coverage limitations not listed		

This document is a quick reference guide and does not change any of the coverages or exclusions that are in the actual policy form(s). For a precise and complete understanding of the terms, conditions, coverages, and exclusions, you should refer to the actual policy form(s), which can be obtained through your producer.

Depopulation DWG2 Coverage Comparison Round 22 Assumption 12/1/2025

				
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
Coverage A: Dwelling				
Covered Causes of Loss	Broad Form - Expanded named perils	Broad Form - Expanded named perils	No	No
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the Dwelling)	\$25,000	\$37,500	No	No
Maximum Coverage A	\$1,500,000	\$1,500,000	No	No
Coverage B: Other Structures				
Covered Causes of Loss	Expanded named perils	Expanded named perils	No	No
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	10%	10%	Yes, up to 25% of Coverage A available	Yes, up to 25% of Coverage A available
Coverage A, B and D: Special Limits				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Covered	Covered	No	No
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No	No
Minimum Coverage C	\$4,000 (if contents only)	\$4,000	No	No
Maximum Coverage C	\$250,000	\$150,000	No	No
Coverage Amount (as a percentage of Coverage A)	No	No	Yes, coverage is available between \$1,000 and \$750,000	Yes, up to 50% of Coverage A available
Theft Coverage	No	No	No	No
Coverage D & E: Rental Value and Additional Living Expense				
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10% , this is a combined limit for both D & E	10% , this is a combined limit for both D & E	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	5% of Coverage A, no more than \$500 for any one tree or shrub	Debris removal expense is included in the limit of liability applying to the damaged property.	No	No

	 LOUISIANA CITIZENS Property Insurance Corporation	 OCEAN HARBOR CASUALTY INSURANCE COMPANY	 LOUISIANA CITIZENS Property Insurance Corporation	 OCEAN HARBOR CASUALTY INSURANCE COMPANY
Optional Coverages				
Earthquake Coverage	Not covered	Not covered	No	No
Flood Coverage	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	No
Windstorm or hail exclusion when damages caused by rain, snow, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.	Yes	Yes	No	No
Windstorm or Hail Exclusion	No	No	No	No
Ordinance or Law (as a percentage of Coverage A)	Not Covered	Not Covered	No	No
Sinkhole	Not Covered	Not Covered	No	No
Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	Not Covered	No	No
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	No
Is there a complete water damage exclusion?	No	No	No	No
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2% or 5% Coastal Plan - 5%	N/A	Yes, at renewal
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$500, \$1,000, \$2,500, \$5,000, \$10,000	N/A	Yes, at renewal







Minimum Policy Requirements		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	No
If structure is built over water is flood required?	Risk is not eligible on this form.	Risk is not eligible on this form.
Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
Payment Options and Policy Fees		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	All policies are placed on a 4 payment plan. First Installment due on effective date. Second Installment due 60 days after effective date. Third Installment due 150 days after effective date. Fourth Installment due 240 days after effective date.	Semi-Annual (2 pay) First Installment, 55%, due on effective date. Second Installment, 45%, due 180 days after effective date. Quarterly (4 pay) First Installment, 25%, due on effective date. Second Installment, 25%, due 60 days after effective date. Third Installment, 25%, due 150 days after effective date. Fourth Installment, 25%, due 240 days after effective date. Installment fees are \$6. Installment fees do not apply to the down payment.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi-Annual: 55% plus fees and taxes Quarterly: 25% plus fees and taxes
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	GA Processing Fee \$25
Cancellation of Premium	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am and coverage with LCPIC less than 3 years with exceptions.	Pro-rata cancellation of return premium shall be used for all policies cancelled. All cancellations are subject to minimum premium requirements.
List of other coverage limitations		
Any other coverage limitations not listed		

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Depopulation DWG3 Coverage Comparison Round 22 Assumption 12/1/2025





				
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
Coverage A: Dwelling				
Covered Causes of Loss	All causes of loss, with certain exclusions.	All causes of loss, with certain exclusions.	No	No
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the Dwelling)	\$37,500	\$37,500	No	No
Maximum Coverage A	\$1,500,000	\$1,500,000	No	No
Coverage B: Other Structures				
Covered Causes of Loss	All causes of loss, with certain exclusions.	All causes of loss, with certain exclusions.	No	No
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	10%	10%	Yes, up to 25% of Coverage A available	Yes, up to 25% of Coverage A available
Coverage A, B and D: Special Limits				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Covered	Covered	No	No
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	All causes of loss, with certain exclusions.	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Replacement Cost	No	No
Minimum Coverage C	\$4,000 (if contents only)	\$4,000	No	No
Maximum Coverage C	\$250,000	Up to 50% Cov A	No	No
Coverage Amount (as a percentage of Coverage A)	No	No	Yes, coverage is available between \$1,000 and \$750,000	Yes, coverage is available up to 50% of Coverage A
Theft Coverage	No	No	No	No
Coverage D & E: Rental Value and Additional Living Expense				
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10% , this is a combined limit for both D & E	10% , this is a combined limit for both D & E	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	5% of Coverage A, no more than \$500 for any one tree or shrub	Debris removal expense is included in the limit of liability applying to the damaged property.	No	No





				
Optional Coverages				
Earthquake Coverage	Not covered	Not covered	No	No
Flood Coverage	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	No
Windstorm or hail exclusion when damages caused by rain, snow, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.	Building - No Contents - Yes	Building - No Contents - Yes	No	No
Windstorm or Hail Exclusion	No	No	No	No
Ordinance or Law (as a percentage of Coverage A)	Not Covered	Not Covered	No	No
Sinkhole	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	Not Covered	No	No
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	No
Is there a complete water damage exclusion?	No	No	No	No
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	No
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2% or 5% Coastal Plan - 5%	Yes	Yes, at renewal
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$500, \$1,000, \$2,500, \$5,000, \$10,000	Yes	Yes, at renewal

		
Minimum Policy Requirements		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	No
If structure is built over water is flood required?	Risk is not eligible on this form.	Risk is not eligible on this form.
Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
Payment Options and Policy Fees		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	<p>All policies are placed on a 4 payment plan. First Installment due on effective date. Second Installment due 60 days after effective date. Third Installment due 150 days after effective date. Fourth Installment due 240 days after effective date.</p>	<p>Semi-Annual (2 pay) First Installment, 55%, due on effective date. Second Installment, 45%, due 180 days after effective date. Quarterly (4 pay) First Installment, 25%, due on effective date. Second Installment, 25%, due 60 days after effective date. Third Installment, 25%, due 150 days after effective date. Fourth Installment, 25%, due 240 days after effective date.</p> <p>Installment fees are \$6. Installment fees do not apply to the down payment.</p>
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	<p>Semi-Annual: 55% plus fees and taxes Quarterly: 25% plus fees and taxes</p>
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	GA Processing Fee \$25
Cancellation of Premium	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am and coverage with LCPIC less than 3 years with exceptions.	Pro-rata cancellation of return premium shall be used for all policies cancelled. All cancellations are subject to minimum premium requirements.
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Any other coverage limitations not listed		

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**Depopulation DWG3 WH Only Coverage Comparison
Round 22 Assumption 12/1/2025**

				
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
Coverage A: Dwelling				
Covered Causes of Loss	Wind & Hail Only	Wind & Hail Only	No	No
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the Dwelling)	\$37,500	\$37,500	No	No
Maximum Coverage A	\$1,500,000	\$1,500,000	No	No
Coverage B: Other Structures				
Covered Causes of Loss	Wind & Hail Only	Wind & Hail Only	No	No
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	10%	10%	Yes, up to 25% of Coverage A	Yes, up to 25% of Coverage A available
Coverage A, B and D: Special Limits				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Not Covered	Not Covered	No	No
Coverage C: Personal Property				
Covered Causes of Loss	Wind & Hail only	Wind & Hail Only	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No	No
Minimum Coverage C	\$4,000 (if contents only)	\$4,000	No	No
Maximum Coverage C	\$250,000	\$150,000	No	No
Coverage Amount (as a percentage of Coverage A)	No	No	Yes, coverage is available between \$1,000 and \$750,000	Yes, coverage is available up to 50% of Coverage A
Coverage D & E: Rental Value and Additional Living Expense				
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10% , this is a combined limit for both D & E	10% , this is a combined limit for both D & E	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	5% of Coverage A, no more than \$500 for any one tree or shrub	Debris removal expense is included in the limit of liability applying to the damaged property.	No	No

Optional Coverages				
Earthquake Coverage	Not covered	Not covered	No	No
Flood Coverage	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	No
Windstorm or hail exclusion when damages caused by rain, snow, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.	Building - Yes Contents - Yes	Building - Yes Contents - Yes	No	No
Windstorm or Hail Exclusion	No	No	No	No
Ordinance or Law (as a percentage of Coverage A)	Not Covered	Not Covered	No	No
Sinkhole	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	Not Covered	No	No
				
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	No
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2% or 5% Coastal Plan - 5%	Yes	Yes, at renewal
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$500, \$1,000, \$2,500, \$5,000, \$10,000	Yes	Yes, at renewal



Minimum Policy Requirements		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	No
If structure is built over water is flood required?	Risk is not eligible on this form.	Risk is not eligible on this form.
Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
Payment Options and Policy Fees		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	All policies are placed on a 4 payment plan. First Installment due on effective date. Second Installment due 60 days after effective date. Third Installment due 150 days after effective date. Fourth Installment due 240 days after effective date.	Semi-Annual (2 pay) First Installment, 55%, due on effective date. Second Installment, 45%, due 180 days after effective date. Quarterly (4 pay) First Installment, 25%, due on effective date. Second Installment, 25%, due 60 days after effective date. Third Installment, 25%, due 150 days after effective date. Fourth Installment, 25%, due 240 days after effective date. Installment fees are \$6. Installment fees do not apply to the down payment.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi-Annual: 55% plus fees and taxes Quarterly: 25% plus fees and taxes
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	GA Processing Fee \$25
Cancellation of Premium	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am and coverage with LCPIC less than 3 years with exceptions.	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am.
List of other coverage limitations		
Any other coverage limitations not listed		

This document is a quick reference guide and does not change any of the coverages or exclusions that are in the actual policy form(s). For a precise and complete understanding of the terms, conditions, coverages, and exclusions, you should refer to the actual policy form(s), which can be obtained through your producer.