

**Depopulation DWG1 Coverage Comparison  
Round 23 Assumption 4/1/2026**

				
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
<b>Coverage A: Dwelling</b>				
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	\$100,000	No	N/A
Maximum Coverage A	\$1,500,000	\$750,000	No	N/A
<b>Coverage B: Other Structures</b>				
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% of Coverage A	Yes, up to 50% of Coverage A available - payment under this coverage reduces Coverage A limit for the first 10%	Yes, up to 25% Coverage A available
<b>Coverage A, B and D: Special Limits</b>				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	No	No	No	No
<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Named Perils	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 between \$1,000 and \$150,000
Theft Coverage	No	No	No	No
<b>Coverage D &amp; E: Rental Value and Additional Living Expense</b>				
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





				
<b>Optional Coverages</b>				
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	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	Fire Only coverage available.	Yes. See DWG1 W/H endorsement option
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
<b>Water Loss Limitations</b>				
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
<b>Roof Loss Settlement Limitations</b>				
Actual Cash Value Loss Settlement due to age of roof?	Actual Cash Value	Actual Cash Value	N/A	No
Actual Cash Value Roof Loss Settlement due to roof type?	Actual Cash Value	Actual Cash Value	N/A	No
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2%, 3% or 5% Coastal Plan - 5%	N/A	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$2,500, \$5,000, \$10,000	N/A	N/A



Minimum Policy Requirements		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	Yes, for properties located in Special Flood Zone A or V
If structure is built over water is flood required?	Yes	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. Credits are dependent upon wind resistive features installed. The required certificates 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) or Quarterly (4 pay) First Installment due on effective date. Semi Annual second Installment due 180 days after effective date. Quarterly installment due 60 days, 150 days and 240 days after effective date.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi Annual 55% Down Payment, Quarterly 40% Down Payment
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	Surplus Contribution, LIGA Assessment Recoupment Surcharge, \$25 MGA Fee, \$30 Inspection Fee, \$29 NSF Fee, \$6 Installment Plan Fee
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-Rated
List of other coverage limitations		
Any other coverage limitations not listed		Cosmetic/Non-structural Hail Loss Limitation included for properties with metal roofs and/or aluminum siding.
		Reasonable Emergency Measures is limited to the greater of \$3,000 or 1% of Coverage A unless excess limits are authorized by the Company.

*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 23 Assumption 4/1/2026

	 LOUISIANA CITIZENS <small>Property Insurance Corporation</small>	 CAJUN UNDERWRITERS	 LOUISIANA CITIZENS <small>Property Insurance Corporation</small>	 CAJUN UNDERWRITERS
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
<b>Coverage A: Dwelling</b>				
Covered Causes of Loss	Wind & Hail Only	Wind & Hail Only	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	\$100,000	No	N/A
Maximum Coverage A	\$1,500,000	\$750,000	No	N/A
<b>Coverage B: Other Structures</b>				
Covered Causes of Loss	Wind & Hail Only	Wind & Hail Only	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% of Coverage A	Yes, up to 50% of Coverage A available - payment under this coverage reduces Coverage A limit for the first 10%	Yes, up to 25% Coverage A available
<b>Coverage A, B and D: Special Limits</b>				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	No	No	No	No
<b>Coverage C: Personal Property</b>				
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	\$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 between \$1,000 and \$150,000
Theft Coverage	No	No	No	No
<b>Coverage D &amp; E: Rental Value and Additional Living Expense</b>				
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 reduce Coverage A limit. Loss of Uses - 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	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
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%, 3% or 5% Coastal Plan - 5%	Yes	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$2,500, \$5,000, \$10,000	Yes	N/A









Minimum Policy Requirements		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	Yes, for properties located in Special Flood Zone A or V
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. Credits are dependent upon wind resistive features installed. The required certificates 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) or Quarterly (4 pay) First Installment due on effective date. Semi Annual second Installment due 180 days after effective date. Quarterly installment due 60 days, 150 days and 240 days after effective date.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi Annual 55% Down Payment, Quarterly 40% Down Payment
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	Surplus Contribution, LIGA Assessment Recoupment Surcharge, \$25 MGA Fee, \$30 Inspection Fee, \$29 NSF Fee, \$6 Installment Plan Fee
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 with exceptions.
List of other coverage limitations		
Any other coverage limitations not listed		Cosmetic/Non-structural Hail Loss Limitation included for properties with metal roofs and/or aluminum siding.
		Reasonable Emergency Measures is limited to the greater of \$3,000 or 1% of Coverage A unless excess limits are authorized by the Company.

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**Depopulation DWG2 Coverage Comparison  
Round 23 Assumption 4/1/2026**

	 LOUISIANA CITIZENS Property Insurance Corporation	 CAJUN UNDERWRITERS	 LOUISIANA CITIZENS Property Insurance Corporation	 CAJUN UNDERWRITERS
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
<b>Coverage A: Dwelling</b>				
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	\$150,000	No	N/A
Maximum Coverage A	\$1,500,000	\$750,000	No	N/A
<b>Coverage B: Other Structures</b>				
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
<b>Coverage A, B and D: Special Limits</b>				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Covered	Covered	No	No
<b>Coverage C: Personal Property</b>				
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, coverage is available between \$4,000 and \$150,000
Theft Coverage	No	No	No	No
<b>Coverage D &amp; E: Rental Value and Additional Living Expense</b>				
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	If Civil Authority prohibits, Limited to 2 weeks, 10% of Coverage A for Fair Rental Value & Additional Living Expense Combined
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	5% of Coverage A, no more than \$500 for any one tree or shrub	5% of Coverage A, no more than \$500 for any one tree or shrub	No	No



				
<b>Optional Coverages</b>				
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
<b>Water Loss Limitations</b>				
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
<b>Roof Loss Settlement Limitations</b>				
Actual Cash Value Loss Settlement due to age of roof?	No	Yes	N/A	ACV Loss Settlement Windstorm or Hail Losses to Roof Surfacing is mandatory for roofs over age 15 (shingle roofs age 12 or older)
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2%, 3% or 5% Coastal Plan - 5%	Yes	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$2,500, \$5,000, \$10,000	Yes	N/A



		
<b>Minimum Policy Requirements</b>		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	Yes, for properties located in Special Flood Zone A or V
If structure is built over water is flood required?	Risk is not eligible on this form.	Risk is not eligible on this form.
<b>Wind Mitigation Credits</b>		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Credits are dependent upon wind resistive features installed. The required certificates must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
<b>Payment Options and Policy Fees</b>		
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) or Quarterly (4 pay) First Installment due on effective date. Semi Annual second Installment due 180 days after effective date. Quarterly installment due 60 days, 150 days and 240 days after effective date.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi Annual 55% Down Payment, Quarterly 40% Down Payment
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	Surplus Contribution, LIGA Assessment Recoupment Surcharge, \$25 MGA Fee, \$30 Inspection Fee, \$29 NSF Fee, \$6 Installment Plan Fee
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-Rated
<b>List of other coverage limitations</b>		
Any other coverage limitations not listed		Cosmetic/Non-structural Hail Loss Limitation included for properties with metal roofs and/or aluminum siding.
		Reasonable Emergency Measures is limited to the greater of \$3,000 or 1% of Coverage A unless excess limits are authorized by the Company.

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## Depopulation DWG3 Coverage Comparison Round 23 Assumption 4/1/2026

	 <b>LOUISIANA CITIZENS</b> <small>Property Insurance Corporation</small>	 <b>GAJUN UNDERWRITERS</b>	 <b>LOUISIANA CITIZENS</b> <small>Property Insurance Corporation</small>	 <b>GAJUN UNDERWRITERS</b>
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
<b>Coverage A: Dwelling</b>				
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	\$150,000	No	N/A
Maximum Coverage A	\$1,500,000	\$750,000	No	N/A
<b>Coverage B: Other Structures</b>				
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
<b>Coverage A, B and D: Special Limits</b>				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Covered	Covered	No	No
<b>Coverage C: Personal Property</b>				
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, coverage is available between \$4,000 and \$150,000
Theft Coverage	No	No	No	No
<b>Coverage D &amp; E: Rental Value and Additional Living Expense</b>				
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	If Civil Authority prohibits, limited to 2 weeks, 10% of Coverage A for Fair Rental Value & Additional Living Expense Combined
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	5% of Coverage A, no more than \$500 for any one tree or shrub	5% of Coverage A, no more than \$500 for any one tree or shrub	No	No





				
<b>Optional Coverages</b>				
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 - Yes Contents - Yes	No	No
Windstorm or Hail Exclusion	No	No	No	Yes. See DWG3 W/H endorsement option
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
<b>Water Loss Limitations</b>				
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
<b>Roof Loss Settlement Limitations</b>				
Actual Cash Value Loss Settlement due to age of roof?	No	Yes	N/A	ACV Loss Settlement Windstorm or Hail Losses to Roof Surfacing is mandatory for roofs over age 15 (shingle roofs age 12 or older)
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2%, 3% or 5% Coastal Plan - 5%	Yes	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$2,500, \$5,000, \$10,000	Yes	N/A



		
<b>Minimum Policy Requirements</b>		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	Yes, for properties located in Special Flood Zone A or V
If structure is built over water is flood required?	Risk is not eligible on this form.	Risk is not eligible on this form.
<b>Wind Mitigation Credits</b>		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Credits are dependent upon wind resistive features installed. The required certificates must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
<b>Payment Options and Policy Fees</b>		
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) or Quarterly (4 pay) First Installment due on effective date. Semi Annual second Installment due 180 days after effective date. Quarterly installment due 60 days, 150 days and 240 days after effective date.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi Annual 55% Down Payment, Quarterly 40% Down Payment
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	Surplus Contribution, LIGA Assessment Recoupment Surcharge, \$25 MGA Fee, \$30 Inspection Fee, \$29 NSF Fee, \$6 Installment Plan Fee
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-Rated
<b>List of other coverage limitations</b>		
Any other coverage limitations not listed		Cosmetic/Non-structural Hail Loss Limitation included for properties with metal roofs and/or aluminum siding.
		Reasonable Emergency Measures is limited to the greater of \$3,000 or 1% of Coverage A unless excess limits are authorized by the Company.

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**Depopulation DWG3 WH Only Coverage Comparison  
Round 23 Assumption 4/1/2026**

				
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
<b>Coverage A: Dwelling</b>				
Covered Causes of Loss	Wind & Hail Only	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	\$150,000	No	N/A
Maximum Coverage A	\$1,500,000	\$750,000	No	N/A
<b>Coverage B: Other Structures</b>				
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 available	Yes, up to 25% of Coverage A available
<b>Coverage A, B and D: Special Limits</b>				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Not Covered	Not covered	No	No
<b>Coverage C: Personal Property</b>				
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 between \$4,000 and \$150,000
<b>Coverage D &amp; E: Rental Value and Additional Living Expense</b>				
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	Note: If for Civil Authority prohibition, limited to 2 weeks, 10% of Coverage A for Fair Rental Value & Additional Living Expense Combined
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	5% of Coverage A, no more than \$500 for any one tree or shrub	5% of Coverage A, no more than \$500 for any one tree or shrub	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	Yes	N/A	ACV Loss Settlement Windstorm or Hail Losses to Roof Surfacing is mandatory for roofs over age 15 (shingle roofs age 12 or older)
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%, 3% or 5% Coastal Plan - 5%	Yes	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$2,500, \$5,000, \$10,000	Yes	N/A

		
<b>Minimum Policy Requirements</b>		
Insured's Primary residence	No	No
Accessible by boat only?	No	No
Flood	No	Yes, for properties located in Special Flood Zone A or V
If structure is built over water is flood required?	Risk is not eligible on this form.	Risk is not eligible on this form.
<b>Wind Mitigation Credits</b>		
Wind Mitigation Credits	Yes. Owner occupied risks and credits are dependent upon wind resistive features installed. The required certificate must be present.	Yes. Credits are dependent upon wind resistive features installed. The required certificates must be present.
Fortified Home/Roof Credits: Bronze Silver Gold	Yes, the required certificate must be present.	Yes, the required certificate must be present.
<b>Payment Options and Policy Fees</b>		
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) or Quarterly (4 pay) First Installment due on effective date. Semi Annual second Installment due 180 days after effective date. Quarterly installment due 60 days, 150 days and 240 days after effective date.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi Annual 55% Down Payment, Quarterly 40% Down Payment
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	Surplus Contribution, LIGA Assessment Recoupment Surcharge, \$25 MGA Fee, \$30 Inspection Fee, \$29 NSF Fee, \$6 Installment Plan Fee
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 with exceptions.
<b>List of other coverage limitations</b>		
Any other coverage limitations not listed		Cosmetic/Non-structural Hail Loss Limitation included for properties with metal roofs and/or aluminum siding.
		Reasonable Emergency Measures is limited to the greater of \$3,000 or 1% of Coverage A unless excess limits are authorized by the Company.

*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.*