

# **Citizens Windstorm/Hurricane Policy Types**

## **Commercial Residential Multiperil**

These policies provide coverage for commercial residential buildings for a variety of perils (e.g. fire, wind, sinkhole, etc.), including:

- Condominium associations
- Apartment buildings
- Common elements of homeowners associations
- Residential buildings of a homeowners association
- Other commercial residential coverage of residences
- Residential buildings of a continuing care retirement community

Liability coverage is excluded.

## **Commercial Residential Wind-Only**

These policies provide coverage for the types of residential commercial buildings listed above. However, they only cover damage caused by hail and various types of wind (including hurricanes). Only buildings located within Citizens' wind-only eligible area are eligible for this type of policy.

## **Commercial Nonresidential Multiperil**

These policies provide coverage for nonresidential property that is commercially operated for a variety of perils (e.g. fire, wind, sinkhole etc.).

## **Commercial Nonresidential Wind-Only**

These policies provide coverage for nonresidential commercial buildings for damage caused by hail and various types of wind (including hurricanes). Only buildings located within Citizens' wind-only eligible area are eligible for this type of policy.