

# HO-6

## Coverage Worksheet

Condominium Unit-Owners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	Broad Form with Special Form Option	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$50,000	Yes
Maximum Coverage A	\$500,000	Yes
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A note	N/A	N/A
Pool coverage	N/A	N/A
<b>Coverage A and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	No	No
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Broad Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	ACV with RC optional	Yes
Coverage Amount	\$20,000 - \$200,000	No

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<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	10% of Coverage C or \$1,000	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,500	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500	No
Trailers not used with watercraft	\$1,500	No
Jewelry/furs	\$1,500	No
Firearms	\$2,500	No
Silverware	\$2,500	No
Business property on premises	\$2,500	No
Business property off premises	\$1,500	No
Electronic apparatus	\$1,500	No
Refrigerated property on premises	\$500	Yes
Refrigerated property off premises	Excluded	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Yes	No
<b>Coverage D: Loss of Use</b> (as a percentage of Coverage C)	40% of Coverage C	No
<b>Coverage E: Liability</b>	\$100,000, \$200,000 or \$3,000	Yes
<b>Coverage F: Medical Payments</b>	\$2,500 or \$5,000	Yes
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$1,000	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$2,000	Yes

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<b>Optional Coverages</b>		
Animal Liability	Excluded	No
Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	Not Available	No
Golf Cart	Available	Yes
Identity Theft or Identity Fraud Expense Coverage	Available	Yes
Incidental Occupancy	Not Available	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000, \$25,000 or \$50,000	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Available	Yes
Ordinance or Law (as a percentage of Coverage A)	0%, 10%, 25%, 50%	Yes
Sinkhole	Available	Yes
Scheduled Personal Property	Available	Yes
Water Backup of Sewers and Drains or Sump Overflow	Available	Yes
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	N/A	N/A
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes
Is there a <i>complete</i> water damage exclusion?	Yes	Yes
If water damage is excluded, is a buy-back offered?	Yes	Yes

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Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	N/A	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	N/A	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	N/A	N/A
<b>Other</b>		
Wind Mitigation Credits	Yes	Yes
<b>Deductible Options</b>		
Hurricane Deductibles	2%	No
All Other Peril Deductibles	\$500, \$1000, or \$2,500	Yes
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Full Pay, 2-Pay, 4-Pay, or 8-Pay	Yes
What down payment percentage is required for each?	100%, 60%, 40%, or 25%	N/A
Is premium finance available/acceptable?	Yes	Yes

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