

HO-3

Coverage Worksheet

Homeowners



| Coverage Type | Coverage Details | Can the coverage be added, changed or excluded, or the limit increased? |
|---|--|--|
| Standard Coverages | | |
| Coverage A: Dwelling (Primary Structure) | | |
| Covered Causes of Loss | All causes of loss, with certain exclusions | Yes, see optional coverages |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Replacement Cost | No |
| Minimum Coverage A (Coverage for the dwelling) | \$25,000 | No |
| Maximum Coverage A | \$1,000,000 | No |
| Coverage B: Other Structures (Buildings or structures that are not the Primary Structure) | | |
| Covered Causes of Loss | All causes of loss, with certain exclusions | No |
| Loss Settlement | Replacement cost on buildings, Actual Cash Value on structures that are not buildings. | No |
| Coverage Amount (as a percentage of Coverage A) | 10% | Yes, an additional amount of insurance may be written on specific structures in an amount not to exceed 70% of Coverage A. |
| Coverage A and B note | structure enclosed by screens on more than one side, constructed to be open to the weather, and not constructed of and covered by the same or substantially the same materials as that of the primary dwelling; carports, open sided porches that have a roof covering, and patios that have a roof covering not constructed of and covered by the same or substantially the same materials as that of the primary dwelling; awnings, aluminum carports, and aluminum framed | No |

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| | screened enclosures; and any structure where that structure's roof coverings or exterior wall coverings are of thatch, lattice, slats, or similar material; slat houses, chickees, tiki huts, gazebos, cabanas, canopies, pergolas, or similar structures, constructed to be open to the weather are not covered. | |
| Pool coverage | In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C. | Yes, maximum Coverage A, B and C limits apply. |
| Coverage A, B and D: Special Limits | | |
| Cosmetic and Aesthetic Damage to Floors | \$10,000 combined limit for Coverages A and B. | No |
| Special Limits of Liability Matching of Undamaged Property | 1% of Coverage A for repairs or replacements of undamaged property solely for matching under Coverages A and B | No |
| Coverage C: Personal Property (Special Limits apply to all causes of loss) | | |
| Covered Causes of Loss | Named Perils | No |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Actual Cash Value | Yes, Personal Property Replacement Cost endorsement is available. |
| Coverage Amount (as a percentage of Coverage A) | 25% included. | Yes, Coverage C is available from a minimum 25% to maximum 50%; or the coverage may be excluded (0%). |
| Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss) | | |
| Theft away from premises | Not covered | No |
| Money, bank notes, etc. | \$200 limit | No |
| Securities, deeds, etc. | \$1,000 limit | No |

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| Watercraft (other than personal watercraft, which are excluded) | \$1,000 limit | No |
| Trailers not used with watercraft | \$1,000 limit | No |
| Jewelry/furs | \$1,000 limit | No |
| Firearms | \$2,000 limit | No |
| Silverware | \$2,500 limit | No |
| Business property on premises | \$2,500 limit | No |
| Business property off premises | \$250 limit | No |
| Electronic apparatus | \$1,000 limit | No |
| Refrigerated property on premises | \$500 limit | No |
| Refrigerated property off premises | Not covered | No |
| Reasonable Emergency Measures Limit | | |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss | \$3,000 or 1% of the limit shown for Coverage A | Yes. Insured may request to exceed the limit. |
| Coverage D: Loss of Use (as a percentage of Coverage A) | 10% | No |
| Coverage E: Liability | \$100,000 limit | No |
| Coverage F: Medical Payments | \$2,000 limit | No |
| Additional Coverages | | |
| Debris Removal (Trees – Wind) | \$500 limit | No |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money | \$500 | No |
| Loss Assessment | \$1,000 limit | Yes. Limit may be increased to \$2,000 or \$3,000 |
| Optional Coverages | | |
| Animal Liability | Not covered | No |
| Earthquake Coverage | Not covered | No |
| Extended/increased replacement cost on dwelling | Not covered | Yes |

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|---|---|---|
| Golf Cart | Limited coverage included | No |
| Identity Theft or Identity Fraud Expense Coverage | Not covered | No |
| Incidental Occupancy | Limited coverage included | Yes. Permitted Incidental Occupancies – Residence Premises endorsement is available. |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property | \$10,000 limit | Yes, \$25,000 and \$50,000 limits are available. |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability | \$50,000 | Yes, a \$100,000 limit is available. |
| Windstorm or Hail Exclusion | No | Yes, windstorm and hail can be excluded. |
| Ordinance or Law (as a percentage of Coverage A) | 25% | Yes, 50% limit is available. |
| Sinkhole | Not covered | Sinkhole coverage is available. A 10% of Coverage A sinkhole deductible will apply to sinkhole losses with this coverage. |
| Scheduled Personal Property | Not covered | No |
| Water Backup of Sewers and Drains or Sump Overflow | Not covered | No |
| Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc. | Not covered | No |
| Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc. | Not covered | No |
| Home-share hosting | Not covered | No |
| Loss Reporting and Repair Limitations | | |
| Permanent repairs made without company authorization | Not covered. Except for Reasonable Emergency Measures; there is no coverage for repairs that begin the earlier of (a) 72 hours after we are notified of the loss, (b) the time of the loss inspection by us, or (c) the time of other approval by us. | No |

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| Water Loss Limitations | | |
| Is water damage coverage limited based on the age of dwelling? | No | No |
| Is there a <i>complete</i> water damage exclusion? | No | No |
| If water damage is excluded, is a buy-back offered? | N/A | N/A |
| 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 |
| Roof Loss Settlement Limitations | | |
| Actual Cash Value Loss Settlement due to age of roof? | No | N/A |
| Actual Cash Value Roof Loss Settlement due to roof type? | No | N/A |
| Claims Handling | | |
| Preferred Contractor (managed repair) – optional | No | No |
| Preferred Contractor (managed repair) – mandatory | No | No |
| How is Additional Living Expense paid/administered? | Check | N/A |
| Other | | |
| Wind Mitigation Credits | Available | Yes. Credits are dependent upon wind resistive features installed. |
| Deductible Options | | |
| Hurricane Deductibles (as a percentage of Coverage A) | \$500, 2%, 5%, 10% | Available deductible options based on Coverage A amount |
| All Other Peril Deductibles | \$500, \$1,000, \$2,500 | Available deductible options based on Coverage A amount |
| Payment Options | | |
| Are payment plans available, other than full-pay? | Yes | N/A |

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| If Yes to above, what payment options are available? | Quarterly, Semi-annual, 4-pay, 8-pay, Monthly | N/A |
| What down payment percentage is required for each? | Quarterly - 40% Semi-annual - 60% 4 pay - 25% 8 pay - 23% Monthly - 16.7% | N/A |
| Is premium finance available/acceptable? | No | N/A |

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.