

# HO-3

## Coverage Worksheet

Homeowners



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	All causes of loss, with certain exclusions	Yes, see optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	No minimum	No
Maximum Coverage A	\$1,500,000	Yes with Underwriting approval
<b>Coverage B: Other Structures</b> (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)	2% included	Yes, 0% to 20% of the Coverage A limit
Coverage A and B note	Screen enclosures, carports, patio covers and similar structures are covered under Coverage A if attached to the dwelling. Covered under Coverage B if detached.	N/A
Pool coverage	In-ground pools, whether adjoining or separated from the dwelling, are covered under Coverage A.	No
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B.	No

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<b>Coverage C: Personal Property</b> (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Perils	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost endorsement is available
Coverage Amount (as a percentage of Coverage A)	50% included	Yes, 0% to 75% of Coverage A limit
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Yes up to 10% of the limit shown for Coverage C or \$1,000 whichever is greater	Yes, 15% and 20%
Money, bank notes, etc.	\$200	Yes, up to \$5,000
Securities, deeds, etc.	\$1,500	Yes, up to \$10,000
Watercraft (other than personal watercraft, which are excluded)	\$1,500	Yes, \$2,500 and \$5,000
Trailers not used with watercraft	\$1,500	Yes, \$2,500 and \$5,000
Jewelry/furs	\$1,500	Yes, up to \$20,000
Firearms	\$2,500	Yes, up to \$50,000
Silverware	\$2,500	Yes, \$15,000
Business property on premises	\$2,500	Yes, \$3,500 and \$5,000
Business property off premises	\$1,500	Yes, \$2,500 and \$5,000
Electronic apparatus	\$1,500	Yes, up to \$20,000
Refrigerated property on premises	Not included	Yes
Refrigerated property off premises	Not included	N/A
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Yes 1% of the limit shown for Coverage A or \$3,000 whichever is greater	N/A
<b>Coverage D: Loss of Use</b> (as a percentage of Coverage A)	10%	Yes, 15% and 20%
<b>Coverage E: Liability</b>	\$100,000	Yes, \$200,000, \$300,000 and \$500,000

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<b>Coverage F: Medical Payments</b>	\$1,000	Yes, \$2,500, \$5,000 and \$10,000
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$1,000 Aggregate, \$500 for any single tree	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	Yes, \$10,000
Loss Assessment	\$1,000	Yes, \$5,000 and \$10,000
<b>Optional Coverages</b>		
Animal Liability	Not covered	Yes, \$25,000, \$50,000 and \$100,000
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	No	Yes, 10% and 20% of Coverage A
Golf Cart	Not included	Yes
Identity Theft or Identity Fraud Expense Coverage	Not included	Yes
Incidental Occupancy	Not included	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000	Yes, \$25,000 and \$50,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	No	Yes, can be excluded
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 0%, 10%, and 50%
Sinkhole	Catastrophic Ground Cover Collapse is covered as defined by F.S. 627.706	Yes
Scheduled Personal Property	Not included	Yes
Water Backup of Sewers and Drains or Sump Overflow	Not included	Yes, \$5,000, \$10,000, and \$25,000
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not covered except for Reasonable Emergency Measures; there is no coverage for repairs that begin before the earlier of 72	N/A

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	hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us	
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	Yes, available for a credit
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
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	Roof Payment Schedule due to age of roof	Yes, Replacement Cost Available
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check/EFT, as incurred	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes, credits are subject to results from features specified on Wind Mitigation Inspection
<b>Deductible Options</b>		
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, \$5,000, 1%, 2%, 5%, 10%	Available deductible options based on Coverage A amount

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<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Full Pay, Semi-Annual, Quarterly and Monthly	N/A
What down payment percentage is required for each?	Full 100%, Semi-Annual 55%, Quarterly 31% and Monthly 11%	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.