

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	Yes, ACV is available. 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)	\$75,000; \$100,000 in coastal territories.	Yes
Maximum Coverage A	\$1,000,000	Yes, higher limits available with UW approval.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	1% to 20%% of Coverage A or Excluded	Yes, see optional coverages
Coverage A and B note	Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of wind/hail are excluded.	Yes, see optional coverage to add screen enclosure coverage
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 Coverage C.	Yes, maximum Coverage A, B and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage A, B: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement	Actual Cash Value	Yes, replacement cost is available.
Coverage Amount (as a percentage of Coverage A)	\$0 - \$250,000	Yes
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.	Not Covered	No
Securities, deeds, etc.	Not Covered	No
Watercraft (other than personal watercraft, which are excluded)	Not Covered	No
Trailers not used with watercraft	Not Covered	No
Jewelry/furs	Not Covered	No
Firearms	Not Covered	No
Silverware	Not Covered	No
Business property on premises	Not Covered	No
Business property off premises	Not Covered	No
Electronic apparatus	Not Covered	No
Refrigerated property on premises	Not Covered	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	A \$3,000 limit applies accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protection sprinkler system or household	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
	appliance. A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses	
Coverage D: Fair Rental Value and Coverage E: Loss of Use	10% of Coverage A	No
Coverage L: Liability	\$100,000	Yes, a \$300,000 limit is available
Coverage M: Medical Payments	\$1,000 limit	Yes, limit of \$5,000 is available
Additional Coverages		
Debris Removal (Trees – Wind)	5% of the Coverage A limit of liability, max \$500 for any one tree, shrub or plant	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	No
Loss Assessment	\$500	No
Optional Coverages		
Animal Liability	Not Covered	No
Earthquake Coverage	Not Covered	No
Extended/increased replacement cost on dwelling	Not Covered	No
Golf Cart	Not Covered	No
Identity Theft or Identity Fraud Expense Coverage	Not Covered	No
Incidental Occupancy	Available	Yes
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	Included	No
Windstorm or Hail Exclusion	Not Included	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Available	25%
Sinkhole	Not Covered	Yes, a Sinkhole Coverage endorsement is available

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Scheduled Personal Property	Not Covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. You can add Full water, \$10k Limited Water or Exclude water entirely
Is there a <i>complete</i> water damage exclusion?	No, unless your home is over 40 years old.	Yes, you can exclude water for a premium reduction
If water damage is excluded, is a buy-back offered?	Yes	Yes
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	No
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	2%	Hurricane deductible options are available
All Other Peril Deductibles	\$1,000	AOP Deductible options are available
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	2 Pay and 4 pay	N/A
What down payment percentage is required for each?	60% for Two Pay 40% for Four Pay	N/A
Is premium finance available/acceptable?	No	No

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.