

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	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Homes must be insured at least 100% of replacement cost value, but not more than 25%.
Minimum Coverage A (Coverage for the dwelling)	\$200,000 *\$250,000 in Polk and Sarasota \$300,000 in Broward, Miami-Dade, Orange, Osceola, Palm Beach, and Seminole	No
Maximum Coverage A	\$2,000,000	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)	2% of Cov A	Yes, Available limits are: Excluded (0%), 2%, 5% or may increase up to 70% of the Coverage A limit.
Coverage A and B note	Coverage to screened enclosures, aluminum framed carports and awnings caused by the peril of hurricane is excluded in the base policy	Yes, optional coverage to add limited screen enclosure and carport coverage for hurricane losses is available

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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 or C limits apply.
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	Included	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Perils	Yes – Special Personal Property Coverage Modifies loss settlement from named to open perils for contents
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% of Cov A	Yes, Available limits are: Excluded (0%)-75% of the Coverage A limit
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	N/A
Securities, deeds, etc.	\$1,000 limit	N/A
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	N/A
Trailers not used with watercraft	\$1,000 limit	N/A
Jewelry/furs	\$1,000 limit per item, Maximum \$10,000 per loss	Yes, optional coverages are available
Firearms	\$1,000 limit per item, Maximum \$10,000 per loss	Yes, optional coverages are available
Silverware	\$2,500 limit	Yes, optional coverages are available

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Business property on premises	\$2,500 limit	N/A
Business property off premises	\$250 limit	N/A
Electronic apparatus	\$2,000 limit	No
Refrigerated property on premises	Not covered	Spoilage coverage included in the Equipment breakdown endorsement*
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	Yes, up to the greater of 1% of Coverage A limit of liability or \$3,000	May be increased with company approval, or if company fails to respond within 48 hours of insured request; then may be increased only up to the cost incurred by the insured for reasonable emergency measures necessary to protect the covered property from further damage.
Coverage D: Loss of Use (as a percentage of Coverage A)	10% of Cov A	No
Coverage E: Liability	\$100,000	Yes, \$200,000, \$300,000 or \$500,000 limits are available
Coverage F: Medical Payments	\$1,000	Yes, \$2,000, \$2,500 or \$5,000 limits are available
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit provided the tree(s) damages a covered structure	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	No
Optional Coverages		
Animal Liability	Not included	Dog liability is available for eligible dog breeds.
Earthquake Coverage	Not included	No
Extended/increased replacement cost on dwelling	Not included	Yes. Limited to a maximum of 20% of Coverage A

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Golf Cart	Not included	Yes, Golf Cart endorsement is available
Identity Theft or Identity Fraud Expense Coverage	Not included	Yes, Identity Theft endorsement is available
Incidental Occupancy	Not included	No
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 limit	No
Windstorm or Hail Exclusion	Base policy includes Windstorm and Hail coverage	Yes, the peril of Windstorm or Hail can be excluded if capacity allows exclusion.
Ordinance or Law (as a percentage of Coverage A)	25% limit	Can be increased to 50%
Sinkhole	Not included	Yes
Scheduled Personal Property	Not included	Yes
Water Backup of Sewers and Drains or Sump Overflow	\$5,000 limit	Included if a policy includes water damage coverage
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Dwellings over forty (40) years of age, built after 1975 may be written with either limited water damage coverage or

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		excluding water damage coverage. Dwellings over forty (40) years of age with standard water damage coverage will renew with limited water damage coverage with the option to exclude water damage coverage.
Is there a <i>complete</i> water damage exclusion?	Yes, Dwellings built in or prior to 1975 will have water coverage excluded	If proof is provided that the plumbing components have been replaced within the last 15 years, limited water coverage is available. If proof is provided that the plumbing, HVAC, and roofing components have been updated within the past 15 years the applicant can have limited or standard water.
If water damage is excluded, is a buy-back offered?	No	No
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	Yes, a Roof Surfaces Payment Schedule Endorsement is available.
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A

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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, 1%, 2%, 3% 5%, 10%, \$1,000, \$2,500	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	Mortgage companies are eligible for full pay only
If Yes to above, what payment options are available?	Monthly Payment Plan, Quarterly Payment Plan, Semi Annual Payment Plan	N/A
What down payment percentage is required for each?	8.33% of the total policy premium plus mandatory fees for Monthly 40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	No	N/A

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