

| 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><br>(Primary Structure)  |  |  |
| Covered Causes of Loss  | Wind and Hail  | No   |
| Loss Settlement<br>(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<br>(Coverage for the dwelling)   | \$25,000   | No   |
| Maximum Coverage A  | \$2,000,000  | No   |
| <b>Coverage B: Other Structures</b><br>(Buildings or structures that are not the Primary Structure) |  |  |
| Covered Causes of Loss  | Wind and Hail  | No   |
| Loss Settlement   | Replacement cost on buildings, Actual Cash Value on structures that are not buildings.   | No   |
| Coverage Amount<br>(as a percentage of Coverage A)  | 10%  | Yes, may be excluded (0%) or limits of 2% or 5% available  |
| Coverage A and B note   | Aluminum framed screened enclosures, or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered. | No   |

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| Pool coverage   | In-ground pools, whether adjoining or separated from the dwelling, are covered under Coverage A. Above-ground pools are covered under Coverage B. | Yes, maximum Coverage A and B limits apply                              |
| <b>Coverage A, B and D: Special Limits</b>  |   |   |
| Cosmetic and Aesthetic Damage to Floors   | N/A   | N/A   |
| <b>Coverage C: Personal Property</b>  |   |   |
| Covered Causes of Loss  | Wind and Hail   | No  |
| Loss Settlement (Replacement Cost or Actual Cash Value)   | Actual Cash Value   | Yes, Replacement Cost available   |
| Coverage Amount (as a percentage of Coverage A)   | 35%   | Yes, can be excluded (0%) or limits of 25%-50% available                |
| <b>Coverage C: Personal Property Special Limits</b><br>(Special Limits apply to all causes of loss) |   |   |
| Theft away from premises  | Not Covered   | 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  | \$1,000   | No  |
| Firearms  | \$2,000   | No  |
| Silverware  | \$200   | No  |
| Business property on premises   | \$2,500   | No  |
| Business property off premises  | \$500   | No  |
| Electronic apparatus  | \$1,500   | No  |
| Refrigerated property on premises   | \$500   | No  |
| Refrigerated property off premises  | Not Covered   | No  |

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| <b>Reasonable Emergency Measures Limit</b>   |  |   |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss | N/A  | N/A   |
| <b>Coverage D: Loss of Use</b><br>(as a percentage of Coverage A)  | 10%  | No  |
| <b>Coverage E: Liability</b>   | Not Covered  | No  |
| <b>Coverage F: Medical Payments</b>  | Not Covered  | No  |
| <b>Additional Coverages</b>  |  |   |
| Debris Removal (Trees – Wind)  | \$1,000 limit, no more than \$500 for any one tree | No  |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money  | Not Covered  | No  |
| Loss Assessment  | \$1,000  | No  |
| <b>Optional Coverages</b>  |  |   |
| Animal Liability   | Not Covered  | No  |
| Earthquake Coverage  | Not Covered  | No  |
| Extended/increased replacement cost on dwelling  | Not Covered  | No  |
| Golf Cart  | Limited Coverage Included                          | No  |
| Identity Theft or Identity Fraud Expense Coverage  | Not Covered  | No  |
| Incidental Occupancy   | Not Covered  | No  |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property                                       | \$10,000   | No  |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability                                     | Not Covered  | No  |
| Windstorm or Hail Exclusion  | No   | No  |
| Ordinance or Law<br>(as a percentage of Coverage A)  | 25%  | Yes, 50% available  |
| Sinkhole   | Not Covered  | No  |
| Scheduled Personal Property  | Not Covered  | No  |

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| Water Backup of Sewers and Drains or Sump Overflow   | Not Covered      | No  |
| <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?   | N/A              | N/A   |
| Is there a <i>complete</i> water damage exclusion?   | N/A              | N/A   |
| 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? | N/A              | N/A   |
| <b>Roof Loss Settlement Limitations</b>  |                  |   |
| 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   |
| <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            | N/A   |
| <b>Other</b>   |                  |   |
| Wind Mitigation Credits  | Available        | Yes, credits are dependent upon wind-resistive features installed       |
| <b>Deductible Options</b>  |                  |   |

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| Hurricane Deductibles<br>(as a percentage of Coverage A) | \$500, 2%, 3%, 4%, 5%, 10%                                  | N/A   |
| Other Wind Deductibles                                   | \$500, 2%, 3%, 4%, 5%                                       | N/A   |
| <b>Payment Options</b>                                   |   |   |
| Are payment plans available, other than full-pay?        | Yes   | N/A   |
| If Yes to above, what payment options are available?     | Quarterly or Semi-annual                                    | N/A   |
| What down payment percentage is required for each?       | 40% Quarterly<br>60% Semi-annual                            | N/A   |
| Is premium finance available/acceptable?                 | Yes. Copy of contract required with new and renewal policy. | 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.