

# DP-3

## Coverage Worksheet

Dwelling Fire



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	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Yes
Minimum Coverage A (Coverage for the dwelling)	\$250,000	Yes
Maximum Coverage A	\$2,000,000	Yes
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement	Replacement Cost	Yes
Coverage Amount (as a percentage of Coverage A)	1% - 20%	Yes
Coverage A and B note	31 years of age and older coverage settled at ACV	No
Pool coverage	Yes	N/A
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	Cov A & B combined \$10,000	No
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	ACV with RC optional	Yes
Coverage Amount (as a percentage of Coverage A)	\$0 - \$500,000	Yes
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		

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Theft away from premises	Excluded	No
Money, bank notes, etc.	Excluded	No
Securities, deeds, etc.	Excluded	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500	Yes
Trailers not used with watercraft	\$1,500	Yes
Jewelry/furs	Excluded	No
Firearms	\$2,500	Yes
Silverware	Excluded	Yes
Business property on premises	Excluded	No
Business property off premises	Excluded	No
Electronic apparatus	N/A	N/A
Refrigerated property on premises	N/A	N/A
Refrigerated property off premises	N/A	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	\$3,000 or 1% of Cov A	No
<b>Coverage D: Fair Rental Value and Coverage E: Loss of Use</b> (as a percentage of Coverage A)	10%	No
<b>Coverage L: Liability</b>	\$0, \$100,000 or \$300,000	Yes
<b>Coverage M: Medical Payments</b>	\$1,000 or \$5,000	Yes
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	Yes	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	No	No
Loss Assessment	\$1,000	Yes
<b>Optional Coverages</b>		
Animal Liability	Excluded	No

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Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	Not Available	No
Golf Cart	Not Available	No
Identity Theft or Identity Fraud Expense Coverage	Not Available	No
Incidental Occupancy	Not Available	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000, \$25,000 or \$50,000	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Available	Yes
Ordinance or Law (as a percentage of Coverage A)	25% or 50%	Yes
Sinkhole	Available	Yes
Scheduled Personal Property	Not Available	No
Water Backup of Sewers and Drains or Sump Overflow	Not Available	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?	Yes	No
Is there a <i>complete</i> water damage exclusion?	Yes	Yes
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

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<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) – mandatory	No	N/A
<b>Other</b>		
Wind Mitigation Credits	Yes	Yes
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, \$1,000, \$2,500, \$5,000	Yes
All Other Peril Deductibles	\$500, 2%, 5%, 10%	Yes
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Full Pay, 2-Pay, 4-Pay, or 8-Pay	Yes
What down payment percentage is required for each?	100%, 60%, 40%, or 25%	N/A
Is premium finance available/acceptable?	Yes	N/A

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