

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 | All causes of loss, with certain exclusions |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Replacement Cost | Homes must be insured for at least 100% of replacement cost value, but not more than 125%. |
| Minimum Coverage A (Coverage for the dwelling) | \$125,000 | 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 | No |
| Coverage Amount (as a percentage of Coverage A) | 2% included | Yes, limits of 1%-20% available; Coverage can also be excluded (0%), and coverage is available for each \$1,000 over 20%. |
| Coverage A and B note | Screen enclosures, carports, patio covers and similar structures are covered under Coverage A if attached to the dwelling. These structures are covered under Coverage B if detached. | N/A |
| Pool coverage | In-ground pools are covered under Coverage A. Above-ground pools are covered under Coverage B. | Yes, maximum Coverage A and B limits apply. |
| Coverage A, B and D: Special Limits | | |
| Cosmetic and Aesthetic Damage to Floors | \$10,000 limit | No |

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| Matching Sublimit Endorsement | Repairs or replacements of undamaged parts of the building solely to match repairs made to damage as a result of a covered loss limited to 1% of Coverage A. | No |
| Coverage C: Personal Property (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% | Minimum of 25% to maximum 75% of Coverage A or may be excluded entirely. |
| 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 | Yes, up to \$400 |
| Securities, deeds, etc. | \$1,000 limit | Yes, up to \$2,500 |
| Watercraft (other than personal watercraft, which are excluded) | \$1,000 limit | No |
| Trailers not used with watercraft | \$1,000 limit | No |
| Jewelry/furs | \$1,000 limit | Yes, up to \$3,000 |
| Firearms | \$2,000 limit | Yes, up to \$4,000 |
| Silverware | \$2,500 limit | Yes, up to \$4,000 |
| Business property on premises | \$2,500 limit | No |
| Business property off premises | \$250 limit | No |
| Electronic apparatus | \$1,000 limit | No |
| Refrigerated property on premises | \$500 limit | 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 | 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 |

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| | | reasonable emergency measures necessary to protect the covered property from further damage. |
| Coverage D: Loss of Use (as a percentage of Coverage A) | 10% | Yes, 20% available |
| Coverage E: Liability | \$100,000 | Yes, \$300,000, \$500,000 |
| Coverage F: Medical Payments | \$1,000 | Yes, \$2,500 and \$5,000 |
| Additional Coverages | | |
| Debris Removal (Trees – Wind) | \$500 limit | No |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money | \$500 limit | No |
| Loss Assessment | \$1,000 limit | Yes, \$5,000 and \$10,000 |
| Optional Coverages | | |
| Animal Liability | Not included | Yes, \$50,000 |
| Earthquake Coverage | Not included | No |
| Extended/increased replacement cost on dwelling | Not included | Limited to a maximum of 20% of Coverage A |
| Golf Cart | Not included | Yes |
| Identity Theft or Identity Fraud Expense Coverage | Not included | Yes |
| Incidental Occupancy | Not included | No |
| 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 | Not included | Yes, the peril of Windstorm or Hail can be excluded. |
| Ordinance or Law (as a percentage of Coverage A) | 25% of Coverage A | Yes, 10% and 50% or may be excluded entirely |
| Sinkhole | Not included | Yes |
| Scheduled Personal Property | Not included | Yes |

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| Water Backup of Sewers and Drains or Sump Overflow | Not included | Yes, \$5,000 |
| Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc. | Not covered | No |
| Homeshare hosting | Not covered | No |
| Loss Reporting and Repair Limitations | | |
| Permanent repairs made without company authorization | Not covered except for Reasonable Emergency Measures; there is not coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us | N/A |
| Water Loss Limitations | | |
| Is water damage coverage limited based on the age of dwelling? | No | Yes. After the policy's 3 rd renewal, homes 41 years or older receive water damage exclusion. \$10,000 water limitation available for an additional premium |
| Is there a <i>complete</i> water damage exclusion? | Not included | Yes, exclusion available via endorsement |
| 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 |
| 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 | No | N/A |

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| Preferred Contractor (managed repair) – mandatory | No | N/A |
| How is Additional Living Expense paid/administered? | Check/EFT, as incurred | N/A |
| Other | | |
| Wind Mitigation Credits | Available | Yes, credits are subject to results from features specified on Wind Mitigation Inspection. |
| Deductible Options | | |
| Hurricane Deductibles (as a percentage of Coverage A) | \$500, 1%, 2%, 5% 10% | Available deductible options based on Coverage A amount |
| All Other Peril Deductibles | \$500, \$1,000, \$2,500, \$5,000 | Available deductible options based on Coverage A amount |
| Payment Options | | |
| Are payment plans available, other than full-pay? | Yes | N/A |
| If Yes to above, what payment options are available? | Two payment, Four Payment, Six Payment | N/A |
| What down payment percentage is required for each? | 50% for Two Payment, 25% for Four Payment and Six Payment | N/A |
| Is premium finance available/acceptable? | No | N/A |

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