

HO-4

Coverage Worksheet

Tenant Contents



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	N/A	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A
Maximum Coverage A	N/A	N/A
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	N/A	N/A
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Coverage Amount	Minimum: \$15,000 Maximum: \$100,000	No
Pool coverage	Above ground pools are covered as personal property, Coverage C.	Yes, Maximum Coverage C limits apply.
Coverage C Note	N/A	N/A

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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	No
Securities, deeds, etc.	\$1,000 limit	No
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 per item, Maximum \$10,000 per loss	Yes, with optional coverages
Firearms	\$1,000 limit per item, Maximum \$10,000 per loss	Yes, with optional coverages
Silverware	\$2,500 limit	Yes, with optional coverages
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$2,000 for loss to any individual item or set of electronic equipment covered under this Policy caused directly or indirectly by theft or vandalism with maximum limit of 10% of the Coverage C for all electronic equipment covered	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	N/A	No
Coverage D: Loss of Use (as a percentage of Coverage C)	20% of Cov C	No
Coverage E: Liability	\$100,000	Yes, \$200,000, \$300,000 or \$500,000 limits are available

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Coverage F: Medical Payments	\$1,000	Yes \$2,500 or \$5,000 limits are available
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,000 limit \$500 max per tree	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	No
Optional Coverages		
Animal Liability	Not covered	Dog liability endorsement is available for eligible dog breeds.
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	Yes, Golf Cart endorsement is available
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, Identity Theft endorsement is available
Incidental Occupancy	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	Base policy includes \$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	Not covered	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)	10% of the limit of liability that applies to Building Additions And Alterations	No
Sinkhole	Not covered	No
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, optional coverage is available

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Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	N/A	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
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?	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	N/A	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
Other		
Wind Mitigation Credits	Available	Yes, Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage C)	\$500, \$1,000, \$2,500, \$5,000	N/A

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All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Monthly, Quarterly, Semi Annual	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

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.