

# Citizens Mobile Home Policies: Types of Coverage



Understanding your policy and available coverages is key to ensuring that your home is adequately protected. Read your Citizens policy documents carefully to understand the types of coverage included, as well as any deductibles or exclusions that may apply. Your agent is your best source of information if you have policy questions or concerns.

For additional information about your policy and available coverage, contact your agent or the Citizens Customer Care Center at 888.685.1555, or visit [https://www.citizensfla.com/policyholder/about\\_mypolicy.cfm](https://www.citizensfla.com/policyholder/about_mypolicy.cfm).

La version en español esta disponible en [www.citizensfla.com/brochures.cfm](http://www.citizensfla.com/brochures.cfm).

This brochure is for informational purposes only and is not intended to interpret or alter your Citizens policy. Your rights and responsibilities specifically are set forth in your Citizens policy.



[www.citizensfla.com](http://www.citizensfla.com)



# Standard Coverages

Citizens' personal residential mobile home owners insurance policies include several standard coverage types.

## Coverage A – Dwelling

Covers your home and certain attached structures. The amount of coverage is based on the actual cash value (ACV) of your home, which is determined by estimating the replacement cost of your home, minus depreciation. To ensure you are insured adequately, review your policy with your agent annually and provide as many details about your home as possible, including any improvements you have made.\*

## Coverage B – Other Structures

Covers structures not physically attached to your home (for example, storage sheds, detached garages). Coverage limit is 10 percent of your Coverage A.\*

## Coverage C – Personal Property

Covers the depreciated value of your personal property (for example, clothing, furniture). Default coverage limit is 25 percent of Coverage A; increased coverage limits and options may be available.\*

## Coverage D – Loss of Use

Covers incurred additional living expenses and/or fair rental value if your mobile home becomes uninhabitable following a covered loss. *Mobile home dwelling policies cover fair rental value only.\**

## Coverage E – Personal Liability†

Covers bodily injury or property damage for which you or other people covered by the policy are deemed legally liable.\*

## Did You Know?

- Make sure your agent knows about any upgrades made to your home or attached structures, such as granite countertops, screened enclosures, covered porches, carports and patios, as these may increase your home's ACV.
- Not providing the manufacturer and model of your mobile home can result in reduced ACV.
- If you believe your Citizens-estimated ACV is inaccurate, consult your agent.



## Coverage F – Medical Payments to Others‡

Covers reasonable and necessary medical expenses if someone is injured on your property or, under certain circumstances, off the insured property.\*

## Sinkhole Loss Coverage‡

Sinkhole loss coverage automatically is included in your mobile home policy for no additional premium. Sinkhole loss occurs when there is structural damage due to a confirmed sinkhole. A sinkhole inspection may be required.

# Optional Coverages

The following coverage may be available for an additional premium:

## Increased Coverage A – Dwelling

Your home may be insured for an amount between 100 and 125 percent of its estimated ACV. Consult your agent to determine the coverage appropriate for your needs.

## Increased Coverage C – Personal Property

Personal Property coverage (Coverage C) is available up to 100 percent of Coverage A (70 percent for wind-only). Consult your agent to determine the coverage appropriate for your needs.

## Personal Property Replacement Cost

Covers the cost of replacing your personal property (Coverage C) without deduction for depreciation. *Not available on mobile home dwelling policies.*

## Other Policy Features

### Deductibles

Deductibles must be met before a claim is paid. Your policy deductibles are based on the cause of damage to your property:

- **Hurricane deductible** – Applied for covered damages caused by a hurricane. Hurricane deductibles may be a fixed dollar amount or a percentage of your home's total insured value. Percentage deductibles may change if your home's insured value changes.
- **All Other Perils (AOP) deductible** – Applied for damages caused by covered perils other than hurricane. An AOP deductible is a specific, fixed dollar amount.
- **Other Windstorm Deductible** (wind-only policies) – Applied when damages are caused by a windstorm or hail that is not a hurricane.

### Flood Insurance

Your Citizens mobile home policy does not cover damage from rising water (flood, wave wash, tidal surge, etc.). Flood insurance is available through the federal government's National Flood Insurance Program. Visit [www.floodsmart.gov](http://www.floodsmart.gov) or contact your agent to learn more.

\* Limits and exclusions may apply. Default coverage limits may vary. Consult your policy or agent to confirm your policy's specific coverages and exclusions. † Not available in wind-only policy types.