HO-6

Coverage Worksheet
Condominium Unit Owners

FLORIDA PENINSULA Insurance Company

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.	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	$1,000 included in the policy.	Yes, limits up to $300,000 available.
Maximum Coverage A	$300,000	Yes, with Underwriting approval.
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 B note	N/A	N/A
Pool coverage	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Above ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A and C limits apply.
Coverage A and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	$10,000 combined limit for Coverage A	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available.
Coverage Amount	Minimum Coverage: $30,000 Maximum Coverage: $300,000	Yes, limits from $30,000 to $300,000 are available. Coverage can also be excluded.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
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.	$1,500 limit	No
Watercraft (other than personal watercraft, which are excluded)	$1,500 limit	No
Trailers not used with watercraft	$1,500 limit	No
Jewelry/furs	$1,500 limit	Yes, see optional coverages.
Firearms	$2,500 limit	No
Silverware	$1,500 limit	Yes, see optional coverages.
Business property on premises	$2,500 limit	No
Business property off premises	$500 limit	No
Portable electronic equipment	$1,500 limit	No
Refrigerated property on premises	$500 limit (with $100 deductible)	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	A $3,000 limit applies to accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance. A $3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses.	No

Coverage Worksheet
Condominium Unit Owners

FLORIDA PENINSULA Insurance Company

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	No
Coverage E: Liability	$100,000 limit	Yes, $300,000 and $400,000 limits are available.
Coverage F: Medical Payments	$2,000 limit	Yes, $3,000, $4,000 and $5,000 limits are available.
Additional Coverages		
Debris Removal (Trees – Wind)	$500	No
Loss Assessment	$2,000 limit	Yes, a $3,000 limit is available.
Optional Coverages		
Animal Liability	Not covered	Yes, an Animal Liability endorsement is available.
Earthquake Coverage	Not covered	Yes, an Earthquake Coverage endorsement is available.
Extended/increased replacement cost on dwelling	Not covered	No
Golf Carts and Low-Speed Vehicles	Not covered	Yes, a Golf Cart endorsement is available.
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, an Identity Theft endorsement is available.
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	Yes, a Permitted Incidental Occupancy endorsement is available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$25,000 limit	Yes, $25,000 and $50,000 limits are available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	Yes, a $100,000 limit is available.
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, a 50% limit is available.
Sinkhole	Not covered	Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	Yes, a Scheduled Personal Property Coverage endorsement is available.

Coverage Worksheet
Condominium Unit Owners

FLORIDA PENINSULA Insurance Company

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, a Water Back-Up Coverage endorsement is available.
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	$500 limit	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	$25,000 limit	No
Homeshare Hosting	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: Reasonable Emergency Measures may include permanent repairs only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. You can endorse your policy to remove this restriction, provided your home is less than 40 years old, for an additional premium. Typically, the additional premium to make this change is 10% to 20% of your total premium.
Is there a complete water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear out and repair 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	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No

HO-6

Coverage Worksheet
Condominium Unit Owners

FLORIDA PENINSULA Insurance Company

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
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 A)	2%	Additional hurricane deductible options are available.
All Other Peril Deductibles	$500, $1,000, $2,500	Additional AOP deductible options are available.
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Semiannual, 4-Pay or 2nd Option 4-Pay	N/A
What down payment percentage is required for each?	60% for Semiannual 40% for 4-Pay 25% for 2nd Option 4-Pay	N/A
Is premium finance available/acceptable?	No	No

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. Refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.