Depopulation HO6 Coverage Comparison for Citizens and Florida Peninsula

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens Property Insurance Corporation	Florida Peninsula Insurance Company	Citizens Property Insurance Corporation	Florida Peninsula Insurance Company
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	All causes of loss, with certain exclusions	All causes of loss, with certain exclusions	Yes. See optional coverages.	Yes, See optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No	No
Minimum Coverage A (Coverage for the dwelling)	$1,000; included in the policy	$1,000 included in the policy.	Yes	Yes, limits up to $300,000 available.
Maximum Coverage A	Coverages A and C combined must be less than $700,000, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	$300,000	No	**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	N/A	N/A
Loss Settlement	N/A	N/A	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A	N/A	N/A
Coverage A and B note	**Carports, porches, aluminum-framed screened enclosures, screen pool cages or similar structures with a roof covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.**	N/A	No	N/A
Pool coverage	Coverage A if adjoined to or abut the dwelling. Coverage C if above-ground pool.	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.	Yes, maximum Coverage A and C limits apply.
Coverage A and D: Special Limits				
Costmetic and Aesthetic Damage to Floors	N/A	**$10,000 combined limit for Coverage A.**	N/A	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost is available	Yes, Replacement Cost is available.
Coverage Amount	Minimum Coverage C: $6,000 Maximum Coverage C: $200,000 Maximum Coverage A and Coverage C combined must be less than $700,000 in wind-only areas, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	Minimum Coverage: $30,000 Maximum Coverage: $300,000	N/A	**Yes, limits from $30,000 to $300,000 available. Coverage can also be excluded.**

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Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)				
Theft away from premises	Not covered	**Covered**	No	No
Money, bank notes, etc.	$200 limit	$200 limit	No	No

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	CITIZENS PROPERTY INSURANCE CORPORATION	FLORIDA PENINSULA Insurance Company	CITIZENS PROPERTY INSURANCE CORPORATION	FLORIDA PENINSULA Insurance Company
Securities, deeds, etc.	$1,000 limit	**$1,500 limit**	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	**$1,500 limit**	No	No
Trailers not used with watercraft	$1,000 limit	**$1,500 limit**	No	No
Jewelry/furs	$1,000 limit	**$1,500 limit**	No	**Yes, see optional coverages.**
Firearms	$2,000 limit	**$2,500 limit**	No	No
Silverware	**$2,500 limit**	$1,500 limit	No	**Yes, see optional coverages.**
Business property on premises	$2,500 limit	$2,500 limit	No	No
Business property off premises	$250 limit	**$500 limit**	No	No
Portable electronic equipment	$1,000 limit	**$1,500 limit**	No	No
Refrigerated property on premises	$500 limit	$500 limit (with $100 deductible)	No	No
Refrigerated property off premises	Not covered	Not covered	No	No
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Greater of $3,000 or 1% of Coverage A. May be exceeded with approval of the company.	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	No
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	20%	No	No
Coverage E: Liability	$100,000 limit	$100,000 limit	No	**Yes, $300,000 and $400,000 limits are available.**
Coverage F: Medical Payments	$2,000 limit	$2,000 limit	No	**Yes, $3,000, $4,000 and $5,000 limits are available.**
Additional Coverages				
Debris Removal (Trees – Wind)	**$1,500 limit; $1,000 max per tree**	$500 limit	No	No
Loss Assessment	$2,000 limit	$2,000 limit	No	**Yes, $3,000 limit is available.**
Optional Coverages				
Animal Liability	Not covered	Not covered	No	**Yes, an Animal Liability endorsement is available.**
Earthquake Coverage	Not covered	Not covered	No	**Yes, an Earthquake Coverage endorsement is available.**
Extended/increased replacement cost on dwelling	Not covered	Not covered	No	No
Golf Carts and Low-Speed Vehicles	Not covered	**Section 1: $5,000 limit; Section 2: $25,000 limit**	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not covered	No	**Yes, an Identity Theft endorsement is available.**
Incidental Occupancy	Not covered	**Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.**	No	**Yes, a Permitted Incidental Occupancy endorsement is available.**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000 limit	No	**Yes, $25,000 and $50,000 limits are available.**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	$50,000 limit	No	**Yes, a $100,000 limit is available.**

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	Citizens Property Insurance Corporation	Florida Peninsula Insurance Company	Citizens Property Insurance Corporation	Florida Peninsula Insurance Company
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, a 50% limit is available.
Sinkhole	**Included in policy**	Not covered	No	**Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies)**
Scheduled Personal Property	Not covered	Not covered	No	**Yes, a Scheduled Personal Property Coverage endorsement is available.**
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not covered	No	**Yes, a Water Back-Up Coverage endorsement is available.**
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	**$500 limit**	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	**$25,000 limit**	No	No
Homeshare Hosting	Not covered	Not covered	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	Not covered. Exception for Reasonable Emergency Measures (see above)	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.	No	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	**Yes**	No	**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	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A	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	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	No
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	**$500, 2%, 5%, 10%**	2%	Available deductible options based on Coverage C amount.	Additional hurricane deductible options are available.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, $2,500	Available deductible options based on Coverage C amount.	Additional AOP deductible options are available.

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	Citizens Property Insurance Corporation	Florida Peninsula Insurance Company
Other		
Wind Mitigation Credits	Yes, credits are dependent upon wind-resistive features installed.	Yes, Credits are dependent upon wind resistive features installed.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	**Yes**
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or Semiannual	**Semiannual, 4-Pay or 2nd Option 4-Pay**
What down payment percentage is required for each?	40% for Quarterly 60% for Semiannual	**60% for Semiannual 40% for Four Pay 25% for 2nd Option Four Pay**
Is premium finance available/acceptable?	**Yes, a copy of the premium fi-nance company contract is required with new and renewal policies.**	No