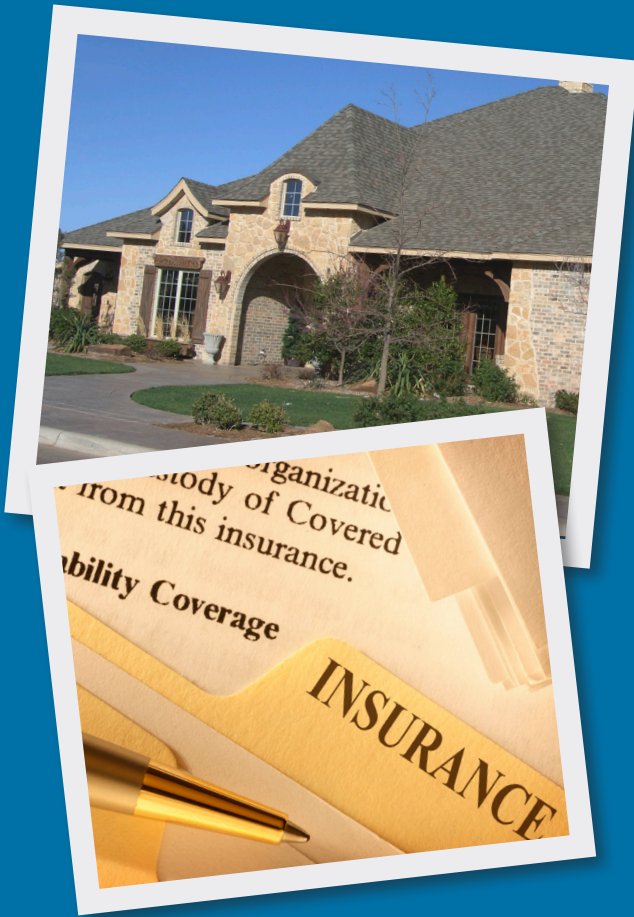


Citizens Homeowners Policies: Types of Coverage



Call Citizens First

866.411.2742

24 hours a day, seven days a week

Understanding your policy and available coverages is vital to ensuring that your home is adequately protected. It's important to read your Citizens policy documents carefully and understand the different 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 questions or concerns about your policy.

For additional information about your policy and available coverage, contact your agent or the Citizens Customer Care Center at 888.685.1555, or visit www.citizensfla.com/coverages.

La version en Español esta disponible en www.citizensfla.com/brochures.

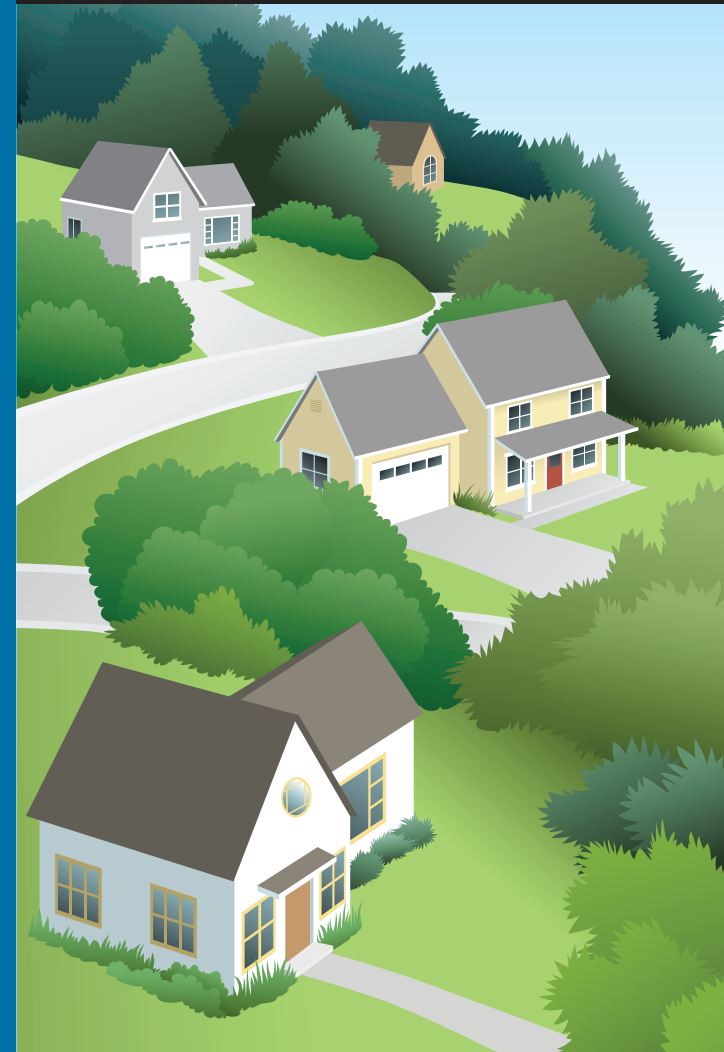
This brochure is for informational purposes only and is not intended to interpret or alter your Citizens policy. Your rights and responsibilities specifically are set forth in your Citizens policy.



Citizens Property Insurance Corporation

888.685.1555

www.citizensfla.com



Standard Coverages

Citizens' personal residential (homeowners) insurance policy includes several standard coverage types.

Coverage A – Dwelling

Covers your home and attached structures. For homeowners policies, your coverage amount is determined based on the cost of completely rebuilding your home and attached structures following a total loss. This amount is different, and in many cases, will be more than the appraised, real estate value of your home.*

Coverage B – Other Structures

Covers structures not physically attached to your home, following a total loss.*
Example: Storage sheds, detached garages.

Coverage C – Personal Property

Covers the depreciated value of your personal property and home contents.*
Example: Clothing, appliances and furniture.

Coverage D – Loss of Use

Covers incurred additional living expenses if you temporarily are unable to live in your home following a covered loss.*

Coverage E – Personal Liability

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

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.*



Additional coverages may include Debris Removal; Reasonable Repairs; Trees, Shrubs and Other Plants; Fire Department Service Charge; Property Removed; Credit Card, Fund Transfer Card, Forgery and Counterfeit Money; Loss Assessment; Catastrophic Ground Coverage Collapse; Glass or Safety Glazing Material; Landlord's Furnishings; Fungi, Wet or Dry Rot, Yeast or Bacteria; Ordinance or Law.*

*Limits and exclusions may apply. Consult your policy or agent to confirm your policy's specific coverages and exclusions.

Optional Coverages

The following coverages are available for an additional fee:

Sinkhole Loss coverage

Covers structural damage due to ground subsidence. This is distinct from coverage for Catastrophic Ground Cover Collapse, which is included in your standard policy for no additional fee. A sinkhole inspection may be required.

Personal Property Replacement cost

Covers the cost of fully replacing your personal property.

Increased limits for Ordinance or Law Coverage

Covers additional expenses incurred if changes in the law or building codes raises the cost of rebuilding your property beyond your regular Ordinance or Law limits.

Other Policy Features

Deductibles

Your policy includes two deductibles, a Hurricane deductible and an All Other Perils deductible. When you submit a claim, you will be required to satisfy the applicable deductible before a claim can be paid. Increased and decreased deductible options may be available.

Flood

Your Citizens homeowners 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 or contact your agent to learn more.