Depopulation HO-4 Coverage Comparison for Citizens and Monarch

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	monarch	CITIZENS PROPERTY INSURANCE CORPORATION	monarch
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	N/A	N/A	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A	N/A	N/A
Maximum Coverage A	N/A	N/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	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 C: Personal Property				
Covered Causes of Loss	Named Peril	Broad Form	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	**Actual Cash Value with Replacement Cost Optional.**	Yes, Replacement Cost available.	Yes
Coverage Amount	Minimum: $6,000 Maximum: $100,000 or less than $700,000 in wind-only area with wind coverage, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	$10,000 - $50,000	N/A	**Yes**
Pool Coverage	**Coverage A if adjoined to or abut the dwelling. Coverage B if separated from the dwelling by clear space. Coverage C if above-ground pool.**	N/A	**Yes, maximum Coverage C limits apply.**	N/A
Coverage C 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, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.**	N/A	No	N/A

As of November 2025 Assumption

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	monarch	CITIZENS PROPERTY INSURANCE CORPORATION	monarch
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)				
Theft away from premises	Not covered	**10% of Coverage C or $1,000**	No	No
Money, bank notes, etc.	$200 limit	$200	No	No
Securities, deeds, etc.	$1,000 limit	**$1,500**	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	**$1,500**	No	No
Trailers not used with watercraft	$1,000 limit	**$1,500**	No	No
Jewelry/furs	$1,000 limit	**$1,500**	No	No
Firearms	$2,000 limit	**$2,500**	No	No
Silverware	$2,500 limit	$2,500	No	No
Business property on premises	$2,500 limit	$2,500	No	No
Business property off premises	$250 limit	**$1,500**	No	No
Portable electronic equipment	$1,000 limit	**$1,500**	No	No
Refrigerated property on premises	$500 limit	$500	No	No
Refrigerated property off premises	Not covered	N/A	No	N/A
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	N/A	**1% of Coverage C or $3,000**	No	No
Coverage D: Loss of Use (as a percentage of Coverage C	10%	**20% of Coverage C**	No	No
Coverage E: Liability	$100,000 limit	**$100,000, $200,000, or $300,000**	No	**Yes**
Coverage F: Medical Payments	$2,000 limit	**$2,500 or $5,000**	No	**Yes**
Additional Coverages				
Debris Removal (Trees – Wind)	**$1,500 limit $1,000 max per tree**	$1,000	No	No
Loss Assessment	**$2,000 limit**	$1,000	No	**Yes**
Optional Coverages				
Animal Liability	Not covered	Excluded	No	No
Earthquake Coverage	Not covered	Excluded	No	No
Extended/increased replacement cost on dwelling	Not covered	N/A	No	No

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	CITIZENS PROPERTY INSURANCE CORPORATION	monarch	CITIZENS PROPERTY INSURANCE CORPORATION	monarch
Golf Carts and Low-Speed Vehicles	Not covered	**Available**	No	**Yes**
Identity Theft or Identity Fraud Expense Coverage	Not covered	**Available**	No	**Yes**
Incidental Occupancy	Not covered	Not Available	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	**$10,000, $25,000 or $50,000**	No	**Yes**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	$50,000	No	No
Windstorm or Hail Exclusion	No	**Available**	Yes, the peril of Windstorm or Hail can be excluded	Yes
Ordinance or Law (as a percentage of Coverage A)	Not Covered	N/A	No	No
Sinkhole	**Included in policy**	N/A	No	No
Scheduled Personal Property	Not covered	**Available**	No	**Yes**
Water Backup of Sewers and Drains or Sump Overflow	Not covered	**Available**	No	**Yes**
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	**$500**	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Excluded	No	No
Homeshare Hosting	Not covered	N/A	No	N/A
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	N/A	N/A	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	No
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?	No	N/A	No	N/A
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	N/A	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage C)	$500, 2%, 5%, 10%	2%	Available deductible options based on Coverage C amount	No
All Other Peril Deductibles	$500, $1,000, $2,500	$500; $1,000; $2,500	Available deductible options based on Coverage C amount	Yes

	CITIZENS PROPERTY INSURANCE CORPORATION	monarch
Other		
Wind Mitigation Credits	Yes, credits are dependent upon wind-resistive features installed.	Yes
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or semiannual	**Full Pay, 2-Pay, 4-Pay, or 8-Pay**
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	**100%, 60%, 40%, or 25%**
Is premium finance available/acceptable?	Yes, a copy of the premium finance company contract is required with new and renewal policies.	Yes