









# Depopulation HO6 Coverage Comparison for Citizens and Monarch

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Coverage A: Dwelling</b>				
Covered Causes of Loss	All causes of loss, with certain exclusions	Broad Form with Special Form Option.	Yes. See optional coverages.	Yes
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000; included in the policy	\$50,000	Yes	Yes
Maximum Coverage A	Coverage A and Coverage C combined must be less than \$700,000 except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$500,000	No	<b>Yes</b>
<b>Coverage B: Other Structures</b>				
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 Note	<b>Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or 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.</b>	N/A	No	N/A
Pool Coverage	<b>In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.</b>	N/A	<b>Yes, maximum Coverage A and C limits apply.</b>	N/A
<b>Coverage A and B: Special Limits</b>				
Cosmetic and Aesthetic Damage to Floors	N/A	No	N/A	No
<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Broad Form	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	<b>Actual Cash Value with Replacement Cost Optional.</b>	Yes, Replacement Cost available	Yes
Coverage Amount	Minimum: \$6,000 Maximum: \$200,000 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.	\$20,000 - \$200,000	N/A	No

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<b>Coverage C: Personal Property Special Limits</b>				
Theft away from premises	Not Covered	<b>10% of Coverage C or \$1,000.</b>	No	No
Money, bank notes, etc.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,000	<b>\$1,500</b>	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	<b>\$1,500</b>	No	No
Trailers Not used with watercraft	\$1,000	<b>\$1,500</b>	No	No
Jewelry/Furs	\$1,000	<b>\$1,500</b>	No	No
Firearms	\$2,000	<b>\$2,500</b>	No	No
Silverware	\$2,500	\$2,500	No	No
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	<b>\$1,500</b>	No	No
Electronic apparatus	\$1,000	<b>\$1,500</b>	No	No
Refrigerated property on premises	\$500	\$500	No	<b>Yes</b>
Refrigerated property off premises	Not Covered	Excluded	No	No
<b>Reasonable Emergency Measures Limit</b>				
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.	Yes	No	No
Coverage D: Loss of Use	20%	<b>40% of Coverage C</b>	No	No
Coverage E: Liability	\$100,000	<b>\$100,000, \$200,000 or \$3,000</b>	No	<b>Yes</b>
Coverage F: Medical Payments	<b>\$2,000</b>	<b>\$2,500 or \$5,000</b>	No	<b>Yes</b>
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	<b>\$1,500 limit \$1,000 max per tree</b>	\$1,000	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	<b>\$500</b>	N/A	No
Loss Assessment	\$2,000 limit	\$2,000	No	<b>Yes</b>
<b>Optional Coverages</b>				
Animal Liability	Not covered	Excluded	No	No
Earthquake Coverage	Not covered	Excluded	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not Available	No	No
Golf Cart	<b>Limited Coverage included</b>	<b>Available</b>	No	<b>Yes</b>
Identity Theft or Identity Fraud Expense Coverage.	Not covered	<b>Available</b>	No	<b>Yes</b>
Incidental Occupancy	Not covered	Not Available	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	<b>\$10,000, \$25,000 or \$50,000</b>	No	<b>Yes</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000	No	No
Windstorm or Hail Exclusion	No	<b>Available</b>	Yes, the peril of Windstorm or Hail can be excluded.	Yes

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Ordinance or Law (as a percentage of Coverage A)	25%	0%, 10%, 25%, 50%	Yes, 50% limit available.	Yes
Sinkhole	Included in policy	Available	No	Yes
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	N/A	No	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	N/A	No	N/A
Home share hosting	Not Covered	N/A	No	N/A
<b>Loss Reporting and Repair Limitations</b>				
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	N/A	No	N/A
<b>Water Loss Limitations</b>				
Is water damage coverage limited based on the age of dwelling?	No	Yes	No	Yes
Is there a complete water damage exclusion?	No	Yes	No	Yes
If water damage is excluded, is a buy-back offered?	N/A	Yes	N/A	Yes
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
<b>Roof Loss Settlement Limitations</b>				
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
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	2%	Available deductible options based on Coverage C amount.	No
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1000, or \$2,500	Available deductible options based on Coverage C amount.	Yes



**Wind Mitigation Credits**

Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes
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**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 Semi-Annual	Full Pay, 2-Pay, 4-Pay, or 8-Pay
What down payment percentage is required for each?	40% for Quarterly 60% for Semi-Annual	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 policy.	Yes