

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	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Yes, ACV is available. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$75,000; \$100,000 in coastal territories.	Yes
Maximum Coverage A	\$1,000,000	Yes, higher limits are available with underwriting approval.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	1% to 20% of Coverage A or Excluded	Yes
Coverage A and B note	Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of wind/hail are excluded.	Yes, see optional coverage to add screen enclosure coverage.
Pool Coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverages A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	See Water Loss Limitations Section	See Water Loss Limitations Section
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	No

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Coverage C: Personal Property		
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 (as a percentage of Coverage A)	\$0 - \$250,000	Yes
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	No
Trailers not used with watercraft	Not covered	No
Jewelry/furs	Not covered	No
Firearms	Not covered	No
Silverware	Not covered	No
Business property on premises	Not covered	No
Business property off premises	Not covered	No
Portable electronic equipment	Not covered	No
Refrigerated property on premises	Not covered	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 protection sprinkler system or household appliance. A \$3,000 or 1% of Coverage A limit, whichever is more, applies to all other covered losses.	No
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	N/A	N/A

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Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10% of Coverage A	No
Coverage L: Liability	\$100,000	Yes, a \$300,000 limit is available.
Coverage M: Medical Payments	\$1,000 limit	Yes, a limit of \$5,000 is available.
Additional Coverages		
Debris Removal (Trees – Wind)	5% of the Coverage A limit of liability, max \$500 for any one tree, shrub or plant	No
Loss Assessment	\$2,000 (Condo Only)	Yes
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Carts and Low-Speed Vehicles	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Available	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000 limit	Yes, \$25,000 and \$50,000 limits are available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	Included	No
Windstorm or Hail Exclusion	Not included	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Available	25%
Sinkhole	Coverage provided if elected	Yes, a Sinkhole Coverage endorsement is available.
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	N/A	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	N/A	No

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Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Reasonable Emergency Measures may include a permanent repair 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?	Age of homes 30 years and newer are at full water, regardless of location. Age of homes 31 years and older are limited water, regardless of location.	Age of homes 30 years and newer have full water. Homes 31 years and older can exclude water or have \$10K limit water.
Is there a complete water damage exclusion?	No	Age of homes 30 years and newer have full water. Homes 31 years and older can exclude water or have \$10K limit water.
If water damage is excluded, is a buy-back offered?	Water damage is not excluded.	Age of homes 30 years and newer have full water. Homes 31 years and older can exclude water or have \$10K limit water.
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	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Customer Choice	N/A

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Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind-resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, \$1,000, 1%, 2%, 5%, 10%	Hurricane deductible options are available.
All Other Peril Deductibles	\$500, \$1000, \$2500, \$5000	Yes, 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?	2-Pay and 4-Pay	N/A
What down payment percentage is required for each?	60% for 2-Pay 40% for 4-Pay	N/A
Is premium finance available/acceptable?	Acceptable	Yes

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