

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, Actual Cash Value is available.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	Yes, higher limits are available.
Maximum Coverage A	\$1,000,000	Yes, higher limits 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	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.
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B.	No
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	\$0 - \$250,000	Yes

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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 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
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 limit	Yes, a \$300,000 limit is available.
Coverage M: Medical Payments	\$1,000 limit	Yes, a \$5,000 limit 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

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Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not covered	No
Loss Assessment	\$2,000	Yes. \$5,000 and \$10,000 options available.
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	Yes. 25% of Coverage A.
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
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

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Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Age of home 30 year and newer are at full water, regardless of location. Age of homes 31 and older are limited water, regardless of location.	Age of home 30 years and newer have full water. Age of homes 31 and older can exclude water or have \$10K limit water.
Is there a complete water damage exclusion?	No	Age of home 30 years and newer have full water. Age of homes 31 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	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	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
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
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%	Yes. Deductibles may only be changed at time of renewal. Availability of the 1% deductible is dependent on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000	Yes. Deductibles may only be changed at time of renewal.

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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?	Yes	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.