

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	Named Peril	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$5,000 Minimum Coverage A and C combined must be \$25,000	Yes
Maximum Coverage A	\$750,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A and B note	Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of a hurricane are excluded.	Yes, see optional coverages.
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. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A and C limits apply.
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
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	25% of Coverage A Minimum. Coverage A and C combined must be at least \$25,000. Maximum Coverage C of \$1,000,000.	N/A

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Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	Yes, with optional packages.
Securities, deeds, etc.	\$1,000 limit	Yes, with optional packages.
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	Yes, with optional packages.
Trailers not used with watercraft	\$1,000 limit	Yes, with optional packages.
Jewelry/furs	\$1,000 limit	Yes, with optional packages.
Firearms	\$2,000 limit	Yes, with optional packages.
Silverware	\$2,000 limit	Yes, with optional packages.
Business property on premises	\$2,000 limit	Yes, with optional packages.
Business property off premises	\$250 limit	Yes, with optional packages.
Portable electronic equipment	\$1,000 limit	No
Refrigerated property on premises	Not covered	Yes, with optional packages.
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: Loss of Use (as a percentage of Coverage C)	10% of Coverage C	No
Coverage E: Liability	\$100,000	Yes, \$300,000 and \$500,000 limits are available.
Coverage F: Medical Payments	\$1,000 limit	Yes, limits up to \$10,000 are available.

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Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Loss Assessment	\$2,000 limit	Yes, \$2,000, \$3,000 and \$5,000 limits are available.
Optional Coverages		
Animal Liability	Not covered	Yes, an Animal Liability endorsement is available.
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Carts and Low-Speed Vehicles	Not covered	Yes, endorsement is available.
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, endorsement is available.
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	Yes, a Permitted Incidental Occupancy endorsement is available.
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	\$50,000 limit	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)	25%	Yes, a 50% limit is available.
Sinkhole	Not covered	No
Scheduled Personal Property	Not covered	Yes, endorsement is available.
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, endorsement is available.
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
Homeshare Hosting	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?	Limited water is provided for all policies regardless of age of dwelling.	You can add full water, \$10,000 limited water, or exclude water entirely.
Is there a complete water damage exclusion?	No	You can add full water, \$10,000 limited water, or exclude water entirely.
If water damage is excluded, is a buy-back offered?	Water damage is not excluded	You can add full water, \$10,000 limited water, or exclude water entirely.
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?	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	N/A	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.

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Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 1%, 2%, 5%, 10%	Available deductible options based on Coverage A and C.
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$7,500, \$10,000	Available deductible options based on Coverage A and C.
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

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.