HW-2

Coverage Worksheet
Wind-Only Homeowners

Slide

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	Windstorm or Hail	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	$100,000	Yes, limits available up to $2,000,000 or higher with UW approval.
Maximum Coverage A	$2,000,000	Yes, higher limits are available with UW approval.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Wind or Hail	Yes, see optional coverages.
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2% of Coverage A	Yes, see optional coverages.
Coverage A and B note	Losses to screened enclosures, aluminum-framed carports or awnings caused directly or indirectly by the peril of hurricane are excluded.	Yes, see optional coverages 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 personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverages A, B, and D: Special Limits		
Matching of Undamaged Property	The total limit of liability for Coverages A and B is 1% of Coverage A.	No
Coverage C: Personal Property		
Covered Causes of Loss	Windstorm or Hail	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost is available.

HW-2

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Coverage Amount (as a percentage of Coverage A)	50%	Yes, limits of 25%-75% are available. Coverage also can be excluded (0%).
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.	$200 limit	No
Securities, deeds, etc.	$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	No
Trailers not used with watercraft	$1,000 limit	No
Jewelry/furs	$1,000 limit	No
Firearms	$2,000 limit	No
Silverware	$2,000 limit	No
Business property on premises	$2,500 limit	No
Business property off premises	$250 limit	No
Portable electronic equipment	$1,000 limit	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 or 1% of Coverage A limit whichever is more applies, except for temporary roof coverings that receive a 2% of Coverage A limit.	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10% of Coverage A	No
Coverage E: Liability	Not covered	No
Coverage F: Medical Payments	Not covered	No
Additional Coverages		
Debris Removal (Trees – Wind)	$500	No
Loss Assessment	$1,000	Yes

HW-2

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Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	Yes, an endorsement is available.
Golf Carts and Low-Speed Vehicles	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	Not covered	No
Windstorm or Hail Exclusion	Not included	No
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available.
Sinkhole	Not covered	No
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.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	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 property from further damage or to prevent unwanted entry to the property.	N/A

HW-2

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Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	N/A	N/A
Is there a *complete* water damage exclusion?	N/A	N/A
If water damage is excluded, is a buy-back offered?	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?	N/A	N/A
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	Yes, a Roof Surfacing Payment Schedule endorsement is available.
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?	As incurred. Method: Customer choice (Venmo, PayPal, Pre-paid Debit Card, ACH transfer, Check)	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, 2%, 3%, 4%, 5%, 10%	N/A
Other Wind Deductibles	Optional	Other Wind or Hail deductible options are available.

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Slide

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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?	No	No

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.