MHO-3

Coverage Worksheet

Mobile Homeowners

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	All causes of loss, with certain exclusions	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Manufactured in 1994 or Later: Replacement Cost; Manufactured Prior to 1994: Actual Cash Value.	No
Minimum Coverage A (Coverage for the dwelling)	$3,000	No
Maximum Coverage A	$700,000	Miami-Dade and Monroe counties may increase to a maximum limit of $1,000,000 with UW approval.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages.
Loss Settlement	Manufactured in 1994 or Later: Replacement Cost; Manufactured Prior to 1994: Actual Cash Value.	No
Coverage Amount (as a percentage of Coverage A)	10% of Coverage A	Can be increased in any 5% increment up to 60% of Coverage A subject to minimum $2,000 limit.
Coverage A and B note	Coverage B: Losses to screen enclosures, carports, patios open to weather, and awnings are excluded.	Yes, see optional coverage to add screen enclosure coverage.
Pool Coverage	Coverage A: Only if such structure is part of the principal building's foundation or is under the principal building's roofline; Coverage B: In-ground pools that are separated from the dwelling by clear space and connected to a utility line of the main dwelling. Coverage C: Above ground pools are covered as personal property.	Yes, maximum Coverage A, B, and C limits apply.

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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 (as a percentage of Coverage A)	40% of Coverage A	Yes, limits of 25%-100% of Coverage A available. Coverage cause also 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.	$2,000	No
Securities, deeds, etc.	$1,000	No
Watercraft (other than personal watercraft, which are excluded)	$1,000	No
Trailers not used with watercraft	$1,000	No
Jewelry/furs	$1,000	No
Firearms	$2,000	No
Silverware	$2,500	No
Business property on premises	$2,500	No
Business property off premises	$250	No
Portable electronic equipment	$1,000	No
Refrigerated property on premises	$500	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	Reasonable costs incurred, 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	$100,000	No
Coverage F: Medical Payments	$2,000	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Additional Coverages		
Debris Removal (Trees – Wind)	Up to $1,500, no more than $1,000 of the limit for the removal of one tree. Provided tree(s) damage a covered structure or block access to driveway or handicap fixture to access dwelling. Certain exclusions apply.	No
Loss Assessment	$1,000	No
Optional Coverages		
Animal Liability	Liability is excluded. Limited coverage under Medical Payments to Others.	No
Earthquake Coverage	Not available	No
Extended/increased replacement cost on dwelling	Not available	No
Golf Carts and Low-Speed Vehicles	Not available	No
Identity Theft or Identity Fraud Expense Coverage	Not available	No
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 per policy period	Increased limits subject to UW approval.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 per policy period	Increased limits subject to UW approval.
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)	Not available	No
Sinkhole	Included	No
Scheduled Personal Property	Not available	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

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Excluded from Coverage E and Coverage F	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.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	N/A
Is there a *complete* water damage exclusion?	No	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?	No	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?	As incurred. Method: Customer Choice (Venmo, PayPal, Pre-paid Debit Card, ACH transfer, Check).	N/A
Other		
Wind Mitigation Credits	No	N/A

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Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	2% Hurricane Deductible (Minimum $500)	Hurricane deductible options are available.
All Other Peril Deductibles	$1,000	All Other Perils 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?	Quarterly, Semi Annual	N/A
What down payment percentage is required for each?	Quarterly: 40% Semi Annual: 60%	N/A
Is premium finance available/acceptable?	No	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.