

HO-6

Coverage Worksheet

Condominium Unit-Owners



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)	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 (Coverage for the dwelling)	\$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 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		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost is available.

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Coverage Amount as a percentage of Coverage A	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
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 coverages
Firearms	\$2,000 limit	Yes, with optional packages
Silverware	\$2,000 limit	Yes, with optional coverages
Business property on premises	\$2,000 limit	Yes, with optional packages
Business property off premises	\$250 limit	Yes, with optional packages
Electronic apparatus	\$1,000 limit	No
Refrigerated property	Excluded	Yes, with packages
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	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
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$2,000 limit	Yes, \$2k, \$3k and \$5k 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	Yes, an endorsement is available
Golf Cart	Not Covered	No
Identity Theft or Identity Fraud Expense Coverage	Not Covered	Yes, an 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, 50% limit is available
Sinkhole	Not Covered	Yes, a Sinkhole Coverage endorsement is available
Scheduled Personal Property	Not Covered	Yes, an endorsement is available
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Yes, an endorsement is available
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Reasonable Emergency Measures	N/A

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	may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. You can add Full water, \$10k Limited Water or Exclude water entirely.
Is there a <i>complete</i> water damage exclusion?	Yes	Yes
If water damage is excluded, is a buy-back offered?	Yes	Yes
Is there a coverage limitation restricting tear-out, and are repairs 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	Yes, an Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing 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?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a % of Coverage A + C)	\$500, 1%, 2%, 5%, 10%	Available deductible options based on Coverage A + C

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All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$7,500, \$10,000	Available deductible options based on Coverage A + 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 Two Pay 40% for Four 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. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.