

















# Depopulation DP3 Coverage Comparison for Citizens and Slide

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Coverage A: Dwelling</b>				
Covered Causes of Loss	All causes of loss with certain exclusions.	Special Form	Yes. See optional coverages.	No
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.	Yes, ACV is available. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	<b>\$75,000; \$100,000 in coastal territories.</b>	No	<b>Yes</b>
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	<b>\$1,000,000</b>	No	<b>Yes, higher limits available with UW approval.</b>
<b>Coverage B: Other Structures</b>				
Covered Causes of Loss	All causes of loss with certain exclusions.	Special Forms	No	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No	No
Coverage Amount (as a percentage of Coverage A)	<b>2%</b>	1% to 20% of Coverage A or Excluded.	Yes, limits of 10%-60% in 5% increments available. Cannot be excluded.	Yes
Coverage A and B Note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of wind/hail are excluded.	No	<b>Yes, see optional coverage to add screen enclosure coverage.</b>
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.	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.	Yes, maximum Coverage A, B and C limits apply.

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<b>Coverage A, B and D: Special Limits</b>				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.	N/A	<b>Yes, Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.</b>	N/A
Cosmetic and Aesthetic Damage to Floors	N/A	<b>\$10,000 combined limit for Coverages A and B.</b>	N/A	No
<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No	<b>Yes, replacement cost is available.</b>
Coverage Amount (as a percentage of Coverage A)	25%	\$0 - \$250,000	Yes, limits up to 50% available. Coverage also can be excluded (0%).	Yes
<b>Coverage C: Personal Property Special Limits</b>				
Theft away from premises	Not Covered	Not Covered	No	No
Money, bank Notes, etc.	Not Covered	Not Covered	No	No
Securities, deeds, etc.	Not Covered	Not Covered	No	No
Watercraft (other than personal watercraft, which are excluded).	Not Covered	Not Covered	No	No
Trailers Not used with watercraft	Not Covered	Not Covered	No	No
Jewelry/furs	Not Covered	Not Covered	No	No
Firearms	Not Covered	Not Covered	No	No
Silverware	Not Covered	Not Covered	No	No
Business property on premises	Not Covered	Not Covered	No	No
Business property off premises	Not Covered	Not Covered	No	No
Electronic apparatus	Not Covered	Not Covered	No	No
Refrigerated property on premises	<b>\$500</b>	Not Covered	No	No
Refrigerated property off premises	Not Covered	Not Covered	No	No
<b>Reasonable Emergency Measures Limit</b>				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	A \$3,000 limit applies accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protection sprinkler system or household appliance. A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses.	Yes, this limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.	No
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	N/A	No	N/A
Coverage D: Fair Rental Value (as a percentage of Coverage A).	10%	10% of Coverage A.	No	No
Coverage L: Liability	\$100,000 (optional)	\$100,000	No	<b>Yes, a \$300,000 limit is available.</b>
Coverage M: Medical Payments	<b>\$2000 (optional)</b>	\$1,000 limit	No	<b>Yes, limit of \$5,000 is available.</b>

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<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	Not covered	5% of the Coverage A limit of liability, max \$500 for any one tree, shrub or plant.	No	No
Loss Assessment	Not covered except for \$2,000 for Condominium Unit Owners.	\$500	No	No
<b>Optional Coverages</b>				
Animal Liability	Not covered	Not Covered	No	No
Earthquake Coverage	Not covered	Not Covered	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not Covered	No	No
Golf Cart	<b>Limited Coverage included</b>	Not Covered	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not Covered	No	No
Incidental Occupancy	Not covered	Available	No	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	<b>Yes, \$25,000 and \$50,000 limits are available.</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000 limit	Included	No	No
Windstorm or Hail Exclusion	No	Not Included	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not Covered	<b>Available</b>	No	25%
Sinkhole	Not Covered	Coverage provided if elected.	Yes, Sinkhole Coverage available. (Sinkhole specific deductible applies).	Yes, a Sinkhole Coverage endorsement is available.
Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	N/A	No	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	N/A	No	N/A
<b>Loss Reporting and Repair Limitations</b>				
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	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	N/A

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<b>Water Loss Limitations</b>				
Is water damage coverage limited based on the age of dwelling?	No	<b>Age of homes 30 years and newer are at full water, regardless of location. Age of homes 31 years and older are limited water, regardless of location.</b>	No	Age of homes 30 years and newer have full water. Age of homes 31 years and older can exclude water or have \$10K limit water.
Is there a complete water damage exclusion?	No	No	No	Age of homes 30 years and newer have full water. Age of homes 31 years and older can exclude water or have \$10K limit water.
If water damage is excluded, is a buy-back offered?	N/A	Water damage is not excluded.	N/A	Age of homes 30 years and newer have full water. Age of homes 31 years and older can exclude water or have \$10K limit water.
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	Yes	No	No
<b>Roof Loss Settlement Limitations</b>				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	No
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	2%	N/A	Hurricane deductible options are available.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$1,000	N/A	AOP Deductible options are available.



**Wind Mitigation Credits**

Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes. Credits are dependent upon wind resistive features installed.
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**Claims Handling**

Preferred Contractor (managed repair) – optional	Yes	No
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Customer Choice

**Payment Options**

Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or semi-annual	2 Pay and 4 Pay
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	60% for Two Pay 40% for Four Pay
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No