Depopulation DP1D Coverage Comparison for Citizens and Slide

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens	Slide	Citizens	Slide
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	Named Peril with Extended Coverage Option	All causes of loss, with certain exclusions	Yes. See optional coverages.	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No
Minimum Coverage A	$6,000	**$25,000**	No	**Yes, limits available up to $2,000,000 or higher with UW approval.**
Maximum Coverage A	Less than $700,000, except Miami-Dade and Monroe, where coverage must be less than $1,000,000.	**$2,000,000**	No	**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	Named Peril with Extended Coverage Option	**All causes of loss, with certain exclusions**	No	**Yes, see optional coverages.**
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	2% Note: Use of Coverage B reduces Coverage A limit for the same loss.	**10%**	Yes, limits of 5-60% in 5% increments available. Coverage also can be excluded (0%).	Yes, see optional coverages.
Coverage A and B note	Carports, porches, aluminum-framed screened enclosures, screen pool cages or similar structures with a roof 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 a hurricane are excluded.	No	**Yes, see optional coverage to add screen enclosure coverage.**
Pool Coverage	Coverage A if adjoined to or abut the dwelling. Coverage B if separated from the dwelling by clear space. Coverage C if above-ground pool.	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.	Yes, maximum Coverage A, B, and C limits apply.

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Coverage A, B and D: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	**$10,000 combined limit for Coverages A and B**	N/A	No
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	No	No
Coverage Amount (as a percentage of Coverage A)	25%	**50%**	Yes, limits up to 50% available. Coverage also can be excluded (0%).	Yes, limits from 2%-50% available, in increments of 2%. Coverage can also be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)				
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
Portable electronic equipment	Not covered	Not covered	No	No
Refrigerated property on premises	$500 limit	$500 limit	No	No
Refrigerated property off premises	Not covered	Not covered	No	No
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	No special limit, except 2% of the Coverage A limit applies to temporary protective roof coverings.	**$3,000 or 1% of Coverage A**	No	No
Coverage D: Fair Rental Value (as a percentage of Coverage A)	10% Note: Use of Coverage D reduces Coverage A for the same loss.	10%	No	No
Coverage L: Liability	$100,000 limit	$100,000	No	**Yes, can be excluded.**
Coverage M: Medical Payments	$2,000 limit	$2,000	No	**Yes, can be excluded.**
Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	**Included in the limit of liability that applies to the damaged property**	No	No
Loss Assessment	**Not Covered except for $2,000 for Condominium Unit Owners**	Not covered	No	No
Optional Coverages				
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 Carts and Low-Speed Vehicles	Not covered	Not covered	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not covered	No	No
Incidental Occupancy	Not covered	Not covered	No	No

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS	Slide	CITIZENS	Slide
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	$50,000	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	Not included	No	No
Sinkhole	Not covered	Not covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Available with UW approval.
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	Not covered	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Not covered	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	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	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	N/A	No	N/A
Is there a complete water damage exclusion?	Yes	N/A	No	N/A
If water damage is excluded, is a buy-back offered?	No	N/A	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	N/A	N/A
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	Yes, a Windstorm or Hail Loss to Roof Surfacing endorsement is available.
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	$500, 2%, 5%, 10%,	N/A	N/A
All Other Peril Deductibles	**$500, $1,000, $2,500**	$1,000	N/A	All Other Perils deductible options available.

As of October 2026 Assumption

	Citizens	Slide
Other		
Wind Mitigation Credits	Yes. Credits are dependent upon wind-resistive features installed.	Yes. Credits are dependent upon wind resistive features installed.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	No
Preferred Contractor (managed repair) – mandatory	No	No
How is Fair Rental Value paid/administered?	Check	**As incurred. Method: Customer Choice (Venmo, PayPal, Pre-paid Debit Card, ACH transfer, Check).**
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or semiannual	Quarterly, Semi Annual
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	Quarterly: 40% Semi Annual: 60%
Is premium finance available/acceptable?	**Yes, a copy of the premium finance company contract is required with new and renewal policies.**	No