Depopulation DP-3 Coverage Comparison for Citizens and Slide

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens Property Insurance Corporation	Slide	Citizens Property Insurance Corporation	Slide
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	All causes of loss with certain exclusions	Special Form	**Yes. See optional coverages.**	No
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.	**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	**$75,000; $100,000 in coastal territories.**	No	**Yes**
Maximum Coverage A	Less than $700,000, except Miami-Dade and Monroe, where coverage must be less than $1,000,000.	$1,000,000	No	**Yes, higher limits are available with underwriting 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	Special Form	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)	2%	1% to 20% of Coverage A or Excluded	Yes, limits of 5-60% in 5% increments available. Coverage also can be excluded (0%).	Yes
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 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	**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 Coverage C.	Yes, Maximum Coverage A, B, and C limits apply.	Yes, maximum Coverage A, B and C limits apply.

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	CITIZENS PROPERTY INSURANCE CORPORATION	Slide	CITIZENS PROPERTY INSURANCE CORPORATION	Slide
Coverages A and B: Special Limits				
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	See Water Loss Limitations Section	**Yes, Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program**	See Water Loss Limitations Section
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	**Yes, Replacement Cost is available.**
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
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**	Not covered	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	A $3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system. A separate 2% of Coverage A limit applies to temporary protective roof coverings.	A $3,000 limit applies to 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, the $3,000 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 and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	10% of Coverage A	No	No
Coverage L: Liability	$100,000 limit (optional)	$100,000	No	**Yes, a $300,000 limit is available.**

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Coverage M: Medical Payments	**$2,000 limit (optional)**	$1,000 limit	No	**Yes, a limit of $5,000 is available.**
Additional Coverages				
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	$2,000 (Condo Only)	No	**Yes**
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	**Available**	No	**Yes**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000 limit	No	**Yes, $25,000 and $50,000 limits are available.**
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	**Available**	No	25%
Sinkhole	Not covered	**Coverage provided if elected**	Yes, Sinkhole coverage is 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	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	Not covered. Exception: For Reasonable Emergency Measures (see above).	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.	No	N/A

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Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	**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.**	No	**Age of homes 30 years and newer have full water. 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. Homes 31 years and older can exclude water or have $10K limit water.**
If water damage is excluded, is a buy-back offered?	No	Water damage is not excluded.	N/A	**Age of homes 30 years and newer have full water. 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
Roof Loss Settlement Limitations				
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
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	$500, $1,000, 1%, 2%, 5%, 10%	N/A	Hurricane deductible options are available.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, $2,500, $5,000	N/A	Yes, deductible options are available.

	CITIZENS PROPERTY INSURANCE CORPORATION	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	**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 semiannual	2 Pay and 4 Pay
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	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 policies.	Acceptable