Depopulation HW2 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	Wind and Hail	Windstorm or Hail	No	**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 (Coverage for the dwelling)	\$25,000	**\$100,000**	No	**Yes, limits available up to \$2,000,000 or higher with UW approval.**
Maximum Coverage A	Less than \$700,000, except in 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	Wind and Hail	Wind or Hail	No	**Yes, see optional coverages.**
Loss Settlement	Replacement cost on buildings and Actual Cash Value on structures that are not buildings.	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	2%	2% of Coverage A	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 hurricane are excluded.	No	**Yes, see optional coverages 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.
Coverages A, B, and D: Special Limits				
Matching of Undamaged Property	N/A	**The total limit of liability for Coverages A and B is 1% of Coverage A.**	N/A	No

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	Citizens Property Insurance Corporation	Slide	Citizens Property Insurance Corporation	Slide
Coverage C: Personal Property				
Covered Causes of Loss	Wind and Hail	Windstorm or Hail	No	**Yes, see optional coverages.**
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, replacement cost is available.
Coverage Amount (as a percentage of Coverage A)	25%	**50%**	Yes, limits of 25-50% available. Coverage also can be excluded (0%).	Yes, limits of 25%-75% are available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits				
Theft away from premises	Not covered	Not covered	No	No
Money, bank notes, etc.	$200 limit	$200 limit	No	No
Securities, deeds, etc.	**$1,500 limit**	$1,000 limit	No	No
Watercraft (other than personal watercraft, which are excluded)	**$1,500 limit**	$1,000 limit	No	No
Trailers not used with watercraft	**$1,500 limit**	$1,000 limit	No	No
Jewelry/furs	$1,000 limit	$1,000 limit	No	No
Firearms	$2,000 limit	$2,000 limit	No	No
Silverware	$200 limit	**$2,000 limit**	No	No
Business property on premises	$2,500 limit	$2,500 limit	No	No
Business property off premises	**$500 limit**	$250 limit	No	No
Portable electronic equipment	**$1,500 limit**	$1,000 limit	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	No special limit, except 2% of the Coverage A limit applies to temporary protective roof coverings.	A $3,000 or 1% of Coverage A limit whichever is more applies, except for temporary roof coverings that receive a 2% of Coverage A limit.	No	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	10% of Coverage A	No	No
Coverage E: Liability	Not covered	Not covered	No	No
Coverage F: Medical Payments	Not covered	Not covered	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	**$1,500 limit** **$1,000 max per tree**	$500	No	No
Loss Assessment	$1,000 limit	$1,000	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	**Yes, an endorsement is available.**
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
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	**$10,000 limit**	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	Not covered	Not covered	No	No
Windstorm or Hail Exclusion	No	Not included	No	No
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available	Yes, 50% limit available.
Sinkhole	Not covered	Not covered	No	No
Scheduled Personal Property	Not covered	Not covered	No	No

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	CITIZENS	Slide	CITIZENS	Slide
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.	N/A	Not covered	N/A	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?	N/A	N/A	N/A	N/A
Is there a complete water damage exclusion?	N/A	N/A	N/A	N/A
If water damage is excluded, is a buy-back offered?	N/A	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 Roof Surfacing Payment Schedule endorsement is available.**
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 3%, 4%, 5%, 10%	$500, 2%, 3%, 4%, 5%, 10%	N/A	N/A
All Other Peril Deductibles	$500, 2%, 3%, 4%, 5%	Optional	N/A	**Other Wind or Hail deductible options are available.**

	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 Additional Living Expense 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	2 Pay and 4 Pay
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	60% for 2 Pay 40% for 4 Pay
Is premium finance available/acceptable?	**Yes, a copy of the premium finance company contract is required with new and renewal policies.**	No